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Sixty-ninth Annual Report

KANSAS
SAVINGS AND LOAN
ASSOCIATIONS

December 31, 1967

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SAVINGS AND LOAN DEPARTMENT
Topeka • Kansas

TO THE GOVERNOR OF KANSAS

THE SIXTY-NINTH ANNUAL REPORT

OF

KANSAS SAVINGS AND LOAN ASSOCIATIONS

At the Close of Business

December 31, 1967

PUBLISHED BY THE

SAVINGS AND LOAN DEPARTMENT

State of Kansas

D. J. FAIR, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: James D. Hotchkiss, *President*
Colonial Savings & Loan Assn.
Prairie Village, Kansas

Vice-Chairman: Robert N. Allen, *President*
Home Savings Assn.
Chanute, Kansas

Member: George W. Greenwood, *Chairman of the Board*
Topeka Savings Assn.
Topeka, Kansas

Member: Paul Hill, *President*
First Federal Savings & Loan Assn.
Pittsburg, Kansas

Member: Paul A. Wolf, *President*
Southwestern Savings & Loan Assn.
Hugoton, Kansas

STAFF

Charles A. Bauer, *Examiner III*
Karl T. Swanson, *Examiner II*
Irwin J. Epperson, *Examiner I*
Elvin W. Melcher, *Examiner I*
M. Blanche Child, *Secretary*

STATE OF KANSAS

Savings and Loan Department

Room 1152-W State Office Building
Telephone CEntral 5-0011—Extension 698
TOPEKA

April 30, 1968

D. J. FAIR, *Commissioner*
M. Blanche Child, *Secretary*

The Honorable Robert W. Docking
Governor of Kansas
Topeka, Kansas 66612

Dear Governor Docking:

The Sixty-Ninth Annual Report of the financial condition of all Kansas Chartered Savings and Loan Associations is presented herewith.

During the calendar year of 1967 all but one of the 60 associations whose accounts are insured by the Federal Savings and Loan Insurance Corporation completed arrangements for audit of their books and records by independent certified public accountants. This will be a continuing program. As a result of this program the total number of man days required for the joint examination-audit by this department and the Federal Examining Division has been reduced.

It is anticipated that the number of state examiner positions now filled will be adequate to accomplish the statutory mission of the Department in spite of the continuing and substantial growth in total assets of the 71 state chartered associations. Growth during the year 1967 was approximately 7%. Growth during the year 1966 was at a rate of 3.5%.

A record number of persons (309,405) now are members and savings accounts with Kansas Associations totaled $735,052,490 on December 31, 1967.

The members of your Savings and Loan Board and a loyal, hardworking staff have contributed much to the operations of this Department in 1967.

Sincerely,

D. J. Fair
Commissioner

DJF:mbc

REPORT OF CONDITION AND OPERATIONS for all state-chartered savings and loan associations in Kansas for the calendar year 1967, and as of December 31, 1967.

FINANCIAL STATEMENT

ASSETS

First Mortgage Loans	$631,812,474
Share Loans	2,763,950
FHA Title I Loans	2,279,988
Real Estate Sold on Contract	5,229,929
Federal Home Loan Bank Stock	6,616,200
U. S. Government Obligations	40,962,500
State and Municipal Bonds	
Other Securities	2,820,126
Shares in Other Associations	245,709
Cash	21,695,530
Real Estate Owned	4,795,297
Office Buildings	6,761,710
Leasehold Improvements	593,669
Furniture and Fixtures	1,195,360
Deferred Charges	12,184
Other Assets	716,998
FSLIC Prepayment Premiums	6,550,866
	$735,052,490

CAPITAL and LIABILITIES

Withdrawable Shares	$642,446,460
Shares Pledged on Mortgage Loans	267,758
Federal Home Loan Bank Advances	20,357,659
Borrowed Money	1,900,000
Accounts Payable	12,793
Loans in Process	11,175,840
Advances by Borrowers for Tax and Insurance	4,253,620
Other Liabilities	2,140,777
Permanent, Reserve, Guarantee Stock	3,772,400
Deferred Credits	1,361,985
General Reserve	3,732,098
Federal Insurance Reserve	31,284,916
Other Reserves	1,865,013
Specific Reserves	373,629
Undivided Profits	9,034,818
Paid in Surplus	1,072,724
	$735,052,490

December 31, 1967

INCOME and PROFIT

Undivided Profits, December 31, 1966	$ 7,914,355
Interest, Fines, and Fees	40,815,153
Rents and Real Estate Sales	190,647
Other Earnings	763,110
Paid in Surplus	19,514
Total	$49,702,779

EXPENSE and INCOME DISTRIBUTION

Provision for Bonus Accounts	$ 213,285
Dividends Paid and Credited	28,444,819
Operating Expense	7,791,542
Expenses and Losses on Sales Real Estate	20,151
Other Expenses	1,303,753
Federal Income Tax	546,921
State Privilege Tax	71,106
Transfers to Reserves	2,095,156
Ba lance Undivided Profits	9,216,046
Total	$49,702,779

Savings Accounts, by number	238,295
Loans, by number	71,110
Total	309,405

Operating Statement

SAVINGS and LOAN DEPARTMENT

Fiscal Year Ending
June 30, 1967

Fee Fund July 1, 1966			$15,734.00
RECEIPTS:			
Examination Fees	$80,615.		
Filing Fees	2,485.		
Approval Fees	150.	$83,250.00	
Less allocation to General Fund		16,650.00	
Net to Fee Fund			$66,600.00
Sale of Equipment			728.00
Recovery of Expenditure			56.00
TOTAL			$83,118.00
EXPENSES:			
Salaries:			
Commissioner	$ 9,000.00		
Staff	28,362.00		
Board Members	190.00		
Payroll Taxes	2,550.49	$40,102.49	
Operating Expenses:			
Postage	$ 185.13		
Telephone	348.50		
Printing & Binding	332.99		
Duplicating	247.47		
Office Rent	2,370.00		
Repairing & Serving automobiles	338.84		
Machine Maintenance	158.01		
Travel & Subsistence	10,060.09		
State Car Expense	1,343.43		
Advertising	6.70		
Dues and Registration	100.00		
Surety Bonds & Auto Insurance	223.06		
Office Supplies	180.89		
Office Equipment	566.67		
State Car	1,734.90		
Books	24.00	$18,220.68	$58,323.17
Balance in Fee Fund June 30, 1966			$24,795.00

KANSAS
State Chartered
SAVINGS AND LOAN ASSOCIATIONS

LOCATION	NAME
Anthony	# *Anthony Building and Loan Association
Atchison	Home Loan and Savings Association
Belleville	Belleville Building and Loan Association
Beloit	North Kansas Savings Association
Chanute	Home Savings Association
Colby	Colby Savings and Loan Association
Concordia	Central Savings Association
Cottonwood Falls	# *Citizens Building and Loan Association
Council Grove	Morris County Savings and Loan Association
Dodge City	*Ford County Building and Loan Association
Ellis	Golden Belt Savings and Loan Association
Emporia	Columbia Building and Loan Association
Emporia	*Mutual Building and Loan Association
Erie	Erie Savings and Loan Association
Fort Scott	Liberty Savings and Loan Association
Fredonia	# *Home Building and Loan Association
Garden City	Security Savings and Loan Association
Garnett	Garnett Savings and Loan Association
Girard	Home Savings and Loan Association
Goodland	Goodland Savings and Loan Association
Great Bend	Prudential Building and Loan Association
Hays	Hays Savings Association
Hiawatha	Hiawatha Savings and Loan Association
Hugoton	Southwestern Savings and Loan Association
Iola	Security Savings and Loan Association
Junction City	Citizens Savings and Loan Association
Kansas City	Anchor Savings Association
Kansas City	Argentine Savings and Loan Association
Kansas City	Fidelity Building and Loan Association
Kansas City	General Savings Association
Kansas City	Gibraltar Savings and Loan Association
Kansas City	*Kansas Savings and Loan Association
Kingman	Kingman Savings and Loan Association
Kinsley	Kinsley Savings and Loan Association
Larned	Larned Savings and Loan Association
Lawrence	Lawrence Savings Association
Leavenworth	Citizens' Mutual Building and Loan Association
Leavenworth	Leavenworth Mutual Savings and Loan Association
Liberal	Liberal Savings and Loan Association
Lyons	Lyons Savings and Loan Association
McPherson	Pioneer Savings and Loan Association
Manhattan	Home Building and Loan Association
Manhattan	# *Union Building, Loan and Savings Association
Marysville	Peoples Savings and Loan Association
Medicine Lodge	Barber County Building and Loan Association
Neodesha	Neodesha Building and Loan Association
Newton	Railroad Building, Loan and Savings Association
Norton	Norton Savings and Loan Association
Oberlin	Reserve Building and Loan Association
Ottawa	Ottawa Savings and Loan Association
Overland Park	Overland Park Savings and Loan Association
Parsons	Peoples Savings and Loan Association
Plainville	Rooks County Savings Association
Prairie Village	Colonial Savings and Loan Association
Pratt	Western Savings Association
Russell	Russell Savings Association
Salina	Homestead Building and Loan Association
Salina	Security Savings and Loan Association
Shawnee	Commerce Savings and Loan Association
Sterling	Peoples Savings and Loan Association
Topeka	American Savings Association of Topeka
Topeka	Postal Savings and Loan Association

LOCATION		NAME
Topeka	#	*State Savings and Loan Association
Topeka		Topeka Savings Association
Wellington		Sumner County Building and Loan Association
Wichita		American Savings Association of Wichita
Wichita		*Home Savings Association
Wichita		Parklane Savings and Loan Association
Wichita	#	*Reserve Savings and Loan Association
Wichita		*United Savings and Loan Association
Wichita		Wichita Perpetual Building and Loan Association

*Indicates associations not insured by F.S.L.I.C.

#Indicated non bank members

Number of Associations Chartered by the State	71
Number of Associations whose accounts are insured	60
Assets of insured Associations	$717,478,715
Assets of uninsured Associations	$ 17,573,775
Total assets of all Associations	$735,052,490
Assets of Stock Companies (46)	$511,264,616
Assets of Mutual Companies (25)	$223,787,874
Nonwithdrawable Stock total	$ 3,772,400
Number of Associations having branch offices	21
Number of branch offices	37

Total Assets as of December 31, 1967	$735,052,490
Total Assets as of December 31, 1966	$687,544,802
Savings Accounts December 31, 1967	$642,446,460
Savings Accounts December 31, 1966	$598,205,735
Income and Profit for year 1967	$ 49,702,779
Income and Profit for year 1966	$ 43,892,412
Net Worth as of December 31, 1967	$ 50,761,969
Net Worth as of December 31, 1966	$ 48,313,338
Dividends Paid for Year 1967	$ 28,444,819
Dividends Paid for Year 1966	$ 25,168,407

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ANTHONY BUILDING & LOAN Association, ANTHONY Kansas.

Organized under the laws of Kansas, 4-9-1909 (Date) Charter expires 4-9-2009 (Date)

President C. E. Hoopes Secretary Adelaide B. Mahler

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 231,008
2.	Loans on Shares	1,583
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	
7.	U. S. Government Obligations	
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	21,133
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	617
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 254,341

	LIABILITIES	
1.	Installment Shares	$ 223,196
2.	Optional Shares	1,549
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	~~Shares Pledged on Mortgage Loans~~ Ipso Facto	168
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	
11.	Advances by Borrowers for Taxes and Insurance	701
12.	Other Liabilities	550
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	
15.	General Reserve	13,159
16.	Federal Insurance Reserve	
17.	Other Reserves	3,936
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	11,082
21.		
	Total Liabilities	$ 254,341

Number of members 119 Number of borrowers 52

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME LOAN and SAVINGS Association, ATCHISON Kansas.

Organized under the laws of Kansas, 3-30-1896 (Date) Charter expires 3-30-1996 (Date)

President Gerold W. Foley Secretary Glenn M. Heider

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 3,801,693
2.	Loans on Shares	24,524
3.	FHA Title I and Other Improvement Loans	8,394
4.	Real Estate Sold on Contract—Options	32,981
5.	Real Estate Owned and in Judgment	43,114
6.	Federal Home Loan Bank Stock	32,200
7.	U. S. Government Obligations	180,103
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	203,672
11.	Accounts Receivable	
12.	Office Building(s)	64,769
13.	Leasehold Improvements	
14.	Furniture and Fixtures	4,899
15.	Deferred Charges	
16.	Other Assets	955
17.	Prepaid Insurance Premiums (FSLIC)	43,626
	Total Assets	$ 4,440,930
	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	4,082,950
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	100,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	30,592
11.	Advances by Borrowers for Taxes and Insurance	4,100
12.	Other Liabilities	13,186
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	2,527
15.	General Reserve	155,336
16.	Federal Insurance Reserve	
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	52,239
21.		
	Total Liabilities	$ 4,440,930

Number of members 1,702 Number of borrowers 530

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The BELLEVILLE BUILDING & LOAN Association, BELLEVILLE Kansas.

Organized under the laws of Kansas, 7-2-1923 (Date) Charter expires 6-8-1973 (Date)

President Fred Swoyer Secretary Wayne Hoffman

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 3,424,269
2.	Loans on Shares	22,512
3.	FHA Title I and Other Improvement Loans	3,421
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	10,281
6.	Federal Home Loan Bank Stock	38,000
7.	U. S. Government Obligations	147,440
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	133,368
11.	Accounts Receivable	
12.	Office Building(s)	22,268
13.	Leasehold Improvements	
14.	Furniture and Fixtures	2,149
15.	Deferred Charges	
16.	Other Assets	4,992
17.	Prepaid Insurance Premiums (FSLIC)	52,946
	Total Assets	$ 3,861,646

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	3,622,509
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	40,000
8.	Borrowed Money	
9.	Accounts Payable	1,104
10.	Loans in Process	6,009
11.	Advances by Borrowers for Taxes and Insurance	10,746
12.	Other Liabilities	
13.	Permanent Stock, Reserve Stock or Guarantee Stock	2,800
14.	Deferred Credits	384
15.	General Reserve	13,252
16.	Federal Insurance Reserve	126,657
17.	Other Reserves...(specific)	5,650
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	32,535
21.		
	Total Liabilities	$ 3,861,646

Number of members 1,562 Number of borrowers 403

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The NORTH KANSAS SAVINGS Association, BELOIT Kansas.

Organized under the laws of Kansas, 10-29-1929 (Date) Charter expires 10-29-1979 (Date)

President G. C. Bassford Secretary Maxine Van Donge

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 8,584,686
2.	Loans on Shares	62,561
3.	FHA Title I and Other Improvement Loans	5,851
4.	Real Estate Sold on Contract—Options	44,884
5.	Real Estate Owned and in Judgment	36,169
6.	Federal Home Loan Bank Stock	64,900
7.	U. S. Government Obligations	641,922
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	70,326
11.	Accounts Receivable	
12.	Office Building(s)	27,394
13.	Leasehold Improvements	3,597
14.	Furniture and Fixtures	8,003
15.	Deferred Charges	
16.	Other Assets	25,010
17.	Prepaid Insurance Premiums (FSLIC)	96,238
	Total Assets	$ 9,671,541

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	8,788,244
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	100,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	107,554
11.	Advances by Borrowers for Taxes and Insurance	63,699
12.	Other Liabilities	11,250
13.	Permanent Stock, Reserve Stock or Guarantee Stock	112,000
14.	Deferred Credits	6,683
15.	General Reserve	433,294
16.	Federal Insurance Reserve	
17.	Other Reserves... (specific)	4,500
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	44,317
21.		
	Total Liabilities	$ 9,671,541

Number of members 2,587 Number of borrowers 771

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME SAVINGS Association, CHANUTE Kansas.

Organized under the laws of Kansas, 3-31-1886 (Date) Charter expires 3-31-1986 (Date)

President Robert N. Allen Secretary Gloria F. Goff

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 7,533,895
2.	Loans on Shares	9,366
3.	FHA Title I and Other Improvement Loans	1,180
4.	Real Estate Sold on Contract—Options	172,653
5.	Real Estate Owned and in Judgment	13,167
6.	Federal Home Loan Bank Stock	82,500
7.	U. S. Government Obligations	695,838
8.	State and Municipal Bonds	
9.	Other Securities: a.	237,998
	b. Shares in Other Associations	10,000
10.	Cash on Hand and in Banks	651,437
11.	Accounts Receivable	
12.	Office Building(s)	194,099
13.	Leasehold Improvements	
14.	Furniture and Fixtures	30,641
15.	Deferred Charges	
16.	Other Assets	12,385
17.	Prepaid Insurance Premiums (FSLIC)	69,975
	Total Assets	$ 9,715,134

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	9,030,364
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	82,901
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	4,477
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	2,538
15.	General Reserve	
16.	Federal Insurance Reserve	475,850
17.	~~Other~~ Reserves Specific	6,709
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	72,536
21.	Reserve for Dividends	39,759
	Total Liabilities	$ 9,715,134

Number of members 3,253 Number of borrowers 1,180

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLBY SAVINGS and LOAN Association, COLBY Kansas.

Organized under the laws of Kansas, 7-16-1923 (Date) Charter expires 7-16-1973 (Date)

President Jesse J. Evans Secretary R. E. Urbom

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 3,216,040
2.	Loans on Shares	275
3.	FHA Title I and Other Improvement Loans	42,340
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	30,100
7.	U. S. Government Obligations	214,525
8.	State and Municipal Bonds	
9.	Other Securities: a.	1,169
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	56,556
11.	Accounts Receivable	
12.	Office Building(s)	34,102
13.	Leasehold Improvements	
14.	Furniture and Fixtures	8,607
15.	Deferred Charges	
16.	Other Assets	1,242
17.	Prepaid Insurance Premiums (FSLIC)	42,960
	Total Assets	$ 3,647,916

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	3,196,043
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	140,000
8.	Borrowed Money	15,000
9.	Accounts Payable	376
10.	Loans in Process	46,052
11.	Advances by Borrowers for Taxes and Insurance	31,192
12.	Other Liabilities	2,600
13.	Permanent Stock, Reserve Stock or Guarantee Stock	10,000
14.	Deferred Credits	8,054
15.	General Reserve	12,066
16.	Federal Insurance Reserve	166,600
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	19,933
21.		
	Total Liabilities	$ 3,647,916

Number of members 1,035 Number of borrowers 402

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CENTRAL SAVINGS Association, CONCORDIA Kansas.

Organized under the laws of Kansas, 8-23-1889 (Date) Charter expires 8-23-1989 (Date)

President Russell J. Reeves Secretary Connie L. Hayden

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 5,030,743
2.	Loans on Shares	19,857
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	14,339
5.	Real Estate Owned and in Judgment	255,558
6.	Federal Home Loan Bank Stock	99,000
7.	U. S. Government Obligations	405,735
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	60,851
10.	Cash on Hand and in Banks	305,374
11.	Accounts Receivable	
12.	Office Building(s)	155,432
13.	Leasehold Improvements	596
14.	Furniture and Fixtures	15,501
15.	Deferred Charges	
16.	Other Assets	78,378
17.	Prepaid Insurance Premiums (FSLIC)	92,080
	Total Assets	$ 6,533,444

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	6,123,384
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	441
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	8,471
13.	Permanent Stock, Reserve Stock or Guarantee Stock	61,300
14.	Deferred Credits	1,836
15.	General Reserve	52
16.	Federal Insurance Reserve	306,252
17.	Other Reserves...(specific)	31,579
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	129
21.		
	Total Liabilities	$ 6,533,444

Number of members 2,815 Number of borrowers 615

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS BUILDING & LOAN Association, COTTONWOOD FALLS Kansas.

Organized under the laws of Kansas, 4-13-1895 (Date) Charter expires 4-13-1995 (Date)

President James Bell, Jr. Secretary W. Roy Mushrush

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 293,465
2.	Loans on Shares	
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	2,816
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	
7.	U. S. Government Obligations	
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	4,840
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 301,121

	LIABILITIES	
1.	Installment Shares	$ 43,038
2.	Optional Shares	
3.	Prepaid Shares	
4.	Full Paid Shares	216,400
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	
15.	General Reserve	13,500
16.	Federal Insurance Reserve	
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	28,183
21.		
	Total Liabilities	$ 301,121

Number of members 67 Number of borrowers 108

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The MORRIS COUNTY SAVINGS & Loan Association, COUNCIL GROVE Kansas.

Organized under the laws of Kansas, 10-16-1919 (Date) Charter expires 10-16-1969 (Date)

President John C. Higginbotham Secretary David Warner Harris

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 3,651,769
2.	Loans on Shares	28,016
3.	FHA Title I and Other Improvement Loans	56,674
4.	Real Estate Sold on Contract—Options	10,943
5.	Real Estate Owned and in Judgment	25,979
6.	Federal Home Loan Bank Stock	40,600
7.	U. S. Government Obligations	157,300
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	110,299
11.	Accounts Receivable	
12.	Office Building(s)	85,073
13.	Leasehold Improvements	
14.	Furniture and Fixtures	10,403
15.	Deferred Charges	
16.	Other Assets	1,458
17.	Prepaid Insurance Premiums (FSLIC)	49,803
	Total Assets	$ 4,228,317

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	3,811,173
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	138,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	21,081
11.	Advances by Borrowers for Taxes and Insurance	13,079
12.	Other Liabilities	12,133
13.	Permanent Stock, Reserve Stock or Guarantee Stock	5,000
14.	Deferred Credits	16,838
15.	General Reserve	202,159
16.	Federal Insurance Reserve	
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	8,854
21.		
	Total Liabilities	$ 4,228,317

Number of members 1,624 Number of borrowers 458

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The FORD COUNTY BUILDING & LOAN Association, DODGE CITY Kansas.

Organized under the laws of Kansas, 3-9-1909 (Date) Charter expires 3-9-2009 (Date)

President D. P. Young Secretary R. A. Pittman

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 2,095,942
2.	Loans on Shares	63,765
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	19,500
7.	U. S. Government Obligations	135,468
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	29,286
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	156
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 2,344,117

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	2,068,866
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	35,105
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	
15.	General Reserve	158,674
16.	Federal Insurance Reserve	
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	81,472
21.		
	Total Liabilities	$ 2,344,117

Number of members 697 Number of borrowers 269

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GOLDEN BELT SAVINGS & LOAN Association, ELLIS Kansas.

Organized under the laws of Kansas, 1-26-1920 (Date) Charter expires 1-26-1970 (Date)

President Philip W. Nicholson Secretary Lawrence Reed

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 4,411,691
2.	Loans on Shares	
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	61,552
6.	Federal Home Loan Bank Stock	47,200
7.	U. S. Government Obligations	307,927
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	12,200
10.	Cash on Hand and in Banks	154,009
11.	Accounts Receivable	
12.	Office Building(s)	8,260
13.	Leasehold Improvements	
14.	Furniture and Fixtures	7,049
15.	Deferred Charges	630
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	36,981
	Total Assets	$ 5,047,499

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	4,488,159
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	125,000
8.	Borrowed Money	
9.	Accounts Payable	802
10.	Loans in Process	
11.	Advances by Borrowers for Taxes and Insurance	1,258
12.	Other Liabilities	8,344
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	15,000
14.	Deferred Credits	926
15.	General Reserve	13,800
16.	Federal Insurance Reserve	310,202
17.	Other Reserves	33,402
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	50,606
21.		
	Total Liabilities	$ 5,047,499

Number of members 1,357 Number of borrowers 698

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLUMBIA BUILDING & LOAN Association, EMPORIA Kansas.

Organized under the laws of Kansas, 4-19-1927 (Date) Charter expires 4-19-1977 (Date)

President Joe J. Morris Secretary Forrest E. Turvey

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 11,678,206
2.	Loans on Shares	94,881
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	15,462
6.	Federal Home Loan Bank Stock	100,700
7.	U. S. Government Obligations	684,676
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	5,000
10.	Cash on Hand and in Banks	247,981
11.	Accounts Receivable	
12.	Office Building(s)	92,912
13.	Leasehold Improvements	
14.	Furniture and Fixtures	13,740
15.	Deferred Charges	
16.	Other Assets	1,080
17.	Prepaid Insurance Premiums (FSLIC)	127,463
	Total Assets	$ 13,062,101

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	11,990,981
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	924
10.	Loans in Process	163,924
11.	Advances by Borrowers for Taxes and Insurance	4,150
12.	Other Liabilities	112,836
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	17,500
14.	Deferred Credits	515
15.	General Reserve	1,800
16.	Federal Insurance Reserve	650,773
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	118,698
21.		
	Total Liabilities	$ 13,062,101

Number of members 3,970 Number of borrowers 1,515

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The MUTUAL BUILDING & LOAN Association, EMPORIA Kansas.

Organized under the laws of Kansas, 3-7-1907 (Date) Charter expires 3-7-2007 (Date)

President H. L. Kendig Secretary Vesper M. Sheeley, Jr.

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 3,598,119
2.	Loans on Shares	4,500
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	32,400
7.	U. S. Government Obligations	146,066
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	183,808
11.	Accounts Receivable	
12.	Office Building(s)	50,000
13.	Leasehold Improvements	
14.	Furniture and Fixtures	
15.	Deferred Charges	
16.	Other Assets	1
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 4,014,894

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	3,419,624
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	70,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	113,212
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	61
13.	Permanent Stock, Reserve Stock or Guarantee Stock	75,800
14.	Deferred Credits	18
15.	General Reserve	211,604
16.	Federal Insurance Reserve	
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	124,575
21.		
	Total Liabilities	$ 4,014,894

Number of members 1,278 Number of borrowers 604

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ERIE SAVINGS & LOAN Association, ERIE Kansas.

Organized under the laws of Kansas, 3-5-1884 (Date) Charter expires 3-5-2002 (Date)

President Cleo I. Dalton Secretary Neva L. Ermey

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 2,217,210
2.	Loans on Shares	13,228
3.	FHA Title I and Other Improvement Loans	6,226
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	6,806
6.	Federal Home Loan Bank Stock	29,200
7.	U. S. Government Obligations	136,803
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	75,920
11.	Accounts Receivable	
12.	Office Building(s)	76,874
13.	Leasehold Improvements	
14.	Furniture and Fixtures	5,407
15.	Deferred Charges	
16.	Other Assets	924
17.	Prepaid Insurance Premiums (FSLIC)	21,018
	Total Assets	$ 2,589,616

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	2,383,356
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	780
10.	Loans in Process	17,080
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	17,223
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	998
15.	General Reserve	
16.	Federal Insurance Reserve	135,361
17.	Other Reserves...(specific)	1,256
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	33,562
21.		
	Total Liabilities	$ 2,589,616

Number of members 1,138 Number of borrowers 364

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LIBERTY SAVINGS & LOAN Association, FORT SCOTT Kansas.

Organized under the laws of Kansas, 6-19-1919 (Date) Charter expires 6-19-1969 (Date)

President F. E. Myers Secretary H. R. Calhoun

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 8,851,685
2.	Loans on Shares	13,260
3.	FHA Title I and Other Improvement Loans	174,536
4.	Real Estate Sold on Contract—Options	6,211
5.	Real Estate Owned and in Judgment	6,147
6.	Federal Home Loan Bank Stock	80,000
7.	U. S. Government Obligations	371,241
8.	State and Municipal Bonds	
9.	Other Securities: a. Other Investment Securities	1
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	329,512
11.	Accounts Receivable	
12.	Office Building(s)	43,446
13.	Leasehold Improvements	
14.	Furniture and Fixtures	5,650
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	85,583
	Total Assets	$ 9,967,272

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	8,895,179
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	167,513
11.	Advances by Borrowers for Taxes and Insurance	28,073
12.	Other Liabilities	18,496
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	35,274
15.	General Reserve	627,711
16.	Federal Insurance Reserve	
17.	Other Reserves (specific)	4,514
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	190,512
21.		
	Total Liabilities	$ 9,967,272

Number of members 4,367 Number of borrowers 1,116

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME BUILDING & LOAN Association, FREDONIA Kansas.

Organized under the laws of Kansas, 11-4-1904 (Date) Charter expires 11-4-2004 (Date)

President Rex M. Bunch Secretary Audra Wakeland

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 443,463
2.	Loans on Shares	
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	
7.	U. S. Government Obligations	
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	14,678
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 458,141

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	401,502
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	8,203
11.	Advances by Borrowers for Taxes and Insurance	688
12.	Other Liabilities	
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	240
15.	General Reserve	20,807
16.	Federal Insurance Reserve	
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	26,701
21.		
	Total Liabilities	$ 458,141

Number of members 117 Number of borrowers 91

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SACINGS & LOAN Association, GARDEN CITY Kansas.

Organized under the laws of Kansas, 4-9-1956 (Date) Charter expires 4-9-2006 (Date)

President W. W. Wells Secretary A. E. Rudd

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 8,251,381
2.	Loans on Shares	115,889
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	28,263
6.	Federal Home Loan Bank Stock	66,800
7.	U. S. Government Obligations	422,234
8.	State and Municipal Bonds	
9.	Other Securities: a. Other Investment Securities	5,000
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	1,275,724
11.	Accounts Receivable	
12.	Office Building(s)	79,351
13.	Leasehold Improvements	
14.	Furniture and Fixtures	
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	115,903
	Total Assets	$ 10,360,545

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	9,420,753
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	266,675
11.	Advances by Borrowers for Taxes and Insurance	75,089
12.	Other Liabilities	38,871
13.	Permanent Stock, Reserve Stock or Guarantee Stock	100,000
14.	Deferred Credits	
15.	General Reserve	
16.	Federal Insurance Reserve	354,450
17.	Other Reserves....(specific)	3,500
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	101,207
21.		
	Total Liabilities	$ 10,360,545

Number of members 2,314 Number of borrowers 869

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GARNETT SAVINGS & LOAN Association, GARNETT Kansas.

Organized under the laws of Kansas, 3-20-1914 (Date) Charter expires 3-20-1994 (Date)

President S. R. Cramer Secretary Ionna Solander

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 3,453,755
2.	Loans on Shares	20,855
3.	FHA Title I and Other Improvement Loans	2,233
4.	Real Estate Sold on Contract—Options	16,551
5.	Real Estate Owned and in Judgment	25,541
6.	Federal Home Loan Bank Stock	45,000
7.	U. S. Government Obligations	257,381
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	274,014
11.	Accounts Receivable	
12.	Office Building(s)	12,586
13.	Leasehold Improvements	
14.	Furniture and Fixtures	4,474
15.	Deferred Charges	
16.	Other Assets	2,206
17.	Prepaid Insurance Premiums (FSLIC)	27,190
	Total Assets	$ 4,141,786

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	3,721,267
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	76,432
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	12,520
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	3,707
15.	General Reserve	
16.	Federal Insurance Reserve	268,800
17.	Other Reserves	15,511
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	43,549
21.		
	Total Liabilities	$ 4,141,786

Number of members 1,965 Number of borrowers 432

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME SAVINGS & LOAN Association, GIRARD Kansas.

Organized under the laws of Kansas, 4-4-1884 (Date) Charter expires 4-4-1984 (Date)

President R. C. Beezley Secretary W. H. Seifert

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 2,176,975
2.	Loans on Shares	12,391
3.	FHA Title I and Other Improvement Loans	35,125
4.	Real Estate Sold on Contract—Options	11,319
5.	Real Estate Owned and in Judgment	2,100
6.	Federal Home Loan Bank Stock	22,100
7.	U. S. Government Obligations	150,000
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	275,409
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	2,812
14.	Furniture and Fixtures	2,024
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	25,495
	Total Assets	$ 2,715,750

	LIABILITIES	
1.	Installment Shares	$ 2,567,705
2.	Optional Shares	
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	11,760
11.	Advances by Borrowers for Taxes and Insurance	1,644
12.	Other Liabilities	1,216
13.	~~Permanent Stock~~, Reserve Stock ~~or Guarantee Stock~~	1,900
14.	Deferred Credits	4,857
15.	General Reserve	
16.	Federal Insurance Reserve	114,310
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	12,358
21.		
	Total Liabilities	$ 2,715,750

Number of members 940 Number of borrowers 434

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GOODLAND SAVINGS & LOAN Association, GOODLAND Kansas.

Organized under the laws of Kansas, 9-14-1924 (Date) Charter expires 9-14-1974 (Date)

President Doris E. Soden Secretary G. A. Erickson

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 16,850,462
2.	Loans on Shares	166,517
3.	FHA Title I and Other Improvement Loans	78,666
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	166,700
7.	U. S. Government Obligations	1,000,000
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	359,780
11.	Accounts Receivable	
12.	Office Building(s)	170,000
13.	Leasehold Improvements	
14.	Furniture and Fixtures	60,000
15.	Deferred Charges	
16.	Other Assets	3,189
17.	Prepaid Insurance Premiums (FSLIC)	154,925
	Total Assets	$ 19,010,239

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	16,908,366
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	575,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	17,753
11.	Advances by Borrowers for Taxes and Insurance	152,659
12.	Other Liabilities	16,614
13.	Permanent Stock, Reserve Stock or Guarantee Stock	180,000
14.	Deferred Credits	17,677
15.	General Reserve	
16.	Federal Insurance Reserve	978,963
17.	Other Reserves	91,816
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	71,391
21.		
	Total Liabilities	$ 19,010,239

Number of members 5,323 Number of borrowers 1,798

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PRUDENTIAL SAVINGS Association, GREAT BEND Kansas.

Organized under the laws of Kansas, 5-9-1909 (Date) Charter expires 5-9-2009 (Date)

President Clyde O. Burnside, Jr. Secretary C. L. Schumacher

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 15,214,582
2.	Loans on Shares	56,647
3.	FHA Title I and Other Improvement Loans	63,291
4.	Real Estate Sold on Contract—Options	22,031
5.	Real Estate Owned and in Judgment	73,677
6.	Federal Home Loan Bank Stock	105,800
7.	U. S. Government Obligations	716,802
8.	State and Municipal Bonds	
9.	Other Securities: a.	168
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	438,200
11.	Accounts Receivable	
12.	Office Building(s)	139,704
13.	Leasehold Improvements	989
14.	Furniture and Fixtures	42,242
15.	Deferred Charges	
16.	Other Assets	15,633
17.	Prepaid Insurance Premiums (FSLIC)	127,534
	Total Assets	$ 17,017,300

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	14,584,342
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	325,000
8.	Borrowed Money	100,000
9.	Accounts Payable	794
10.	Loans in Process	934,137
11.	Advances by Borrowers for Taxes and Insurance	37,642
12.	Other Liabilities	159,363
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	187,600
14.	Deferred Credits	20,061
15.	General Reserve	78,935
16.	Federal Insurance Reserve	438,000
17.	Other Reserves	38,941
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	112,485
21.		
	Total Liabilities	$ 17,017,300

Number of members 4,553 Number of borrowers 1,433

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HAYS BUILDING & LOAN Association, HAYS Kansas.

Organized under the laws of Kansas, 10-4-1919 (Date) Charter expires 10-4-1969 (Date)

President Cecil Calvert, Jr. Secretary Irma Torrey

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 13,767,880
2.	Loans on Shares	37,170
3.	FHA Title I and Other Improvement Loans	47,151
4.	Real Estate Sold on Contract—Options	26,107
5.	Real Estate Owned and in Judgment	67,322
6.	Federal Home Loan Bank Stock	167,000
7.	U. S. Government Obligations	1,083,124
8.	State and Municipal Bonds	
9.	Other Securities: a. Other Investment Securities	567,104
	b. Shares in Other Associations	125
10.	Cash on Hand and in Banks	216,848
11.	Accounts Receivable	
12.	Office Building(s)	111,000
13.	Leasehold Improvements	
14.	Furniture and Fixtures	28,345
15.	Deferred Charges	
16.	Other Assets	2,928
17.	Prepaid Insurance Premiums (FSLIC)	91,841
	Total Assets	$ 16,231,945
	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	13,899,524
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	125,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	249,427
11.	Advances by Borrowers for Taxes and Insurance	215,590
12.	Other Liabilities	24,673
13.	Permanent Stock, Reserve Stock or Guarantee Stock	5,000
14.	Deferred Credits	13,795
15.	General Reserve	
16.	Federal Insurance Reserve	1,198,208
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	482,728
21.		
	Total Liabilities	$ 16,213,945

Number of members 4,999 Number of borrowers 1,676

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HIAWATHA SAVINGS & LOAN Association, HIAWATHA Kansas.

Organized under the laws of Kansas, 11-1-1921 (Date) Charter expires 11-1-1971 (Date)

President Robert S. Moser Secretary James L. Baird

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 3,566,156
2.	Loans on Shares	27,156
3.	FHA Title I and Other Improvement Loans	22,761
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	40,000
7.	U. S. Government Obligations	200,270
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	213,203
11.	Accounts Receivable	
12.	Office Building(s)	91,943
13.	Leasehold Improvements	
14.	Furniture and Fixtures	10,786
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	32,517
	Total Assets	$ 4,204,792

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	3,832,665
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	420
11.	Advances by Borrowers for Taxes and Insurance	14,271
12.	Other Liabilities	1,500
13.	~~Permanent Stock, Reserve Stock~~ or Guarantee Stock	36,000
14.	Deferred Credits	3,890
15.	General Reserve	82,300
16.	Federal Insurance Reserve	214,470
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	19,276
21.		
	Total Liabilities	$ 4,204,792

Number of members 1,099 Number of borrowers 490

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SOUTHWESTERN SAVINGS & LOAN Association, HUGOTON Kansas.

Organized under the laws of Kansas, 3-5-1965 (Date) Charter expires 3-5-2012 (Date)

President Paul A. Wolf Secretary William C. Bond

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 3,242,931
2.	Loans on Shares	5,119
3.	FHA Title I and Other Improvement Loans	32,717
4.	Real Estate Sold on Contract—Options	6,960
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	23,200
7.	U. S. Government Obligations	256,991
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	48,691
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	3,034
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	58,334
	Total Assets	$ 3,677,977

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	3,191,618
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	125,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	82,900
11.	Advances by Borrowers for Taxes and Insurance	7,360
12.	Other Liabilities	9,072
13.	Permanent Stock, Reserve Stock or Guarantee Stock	100,000
14.	Deferred Credits	5,819
15.	General Reserve	
16.	Federal Insurance Reserve	105,671
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	30,537
21.	Paid-in Surplus	20,000
	Total Liabilities	$ 3,677,977

Number of members 1,207 Number of borrowers 321

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SAVINGS & LOAN Association, IOLA Kansas.

Organized under the laws of Kansas, 4-10-1924 (Date) Charter expires 4-10-1974 (Date)

President Stanley E. Toland Secretary Darrell D. Buss

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 3,778,806
2.	Loans on Shares	36,820
3.	FHA Title I and Other Improvement Loans	5,642
4.	Real Estate Sold on Contract—Options	63,728
5.	Real Estate Owned and in Judgment	30,673
6.	Federal Home Loan Bank Stock	42,000
7.	U. S. Government Obligations	350,864
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	227,394
11.	Accounts Receivable	
12.	Office Building(s)	47,892
13.	Leasehold Improvements	
14.	Furniture and Fixtures	5,443
15.	Deferred Charges	
16.	Other Assets	1,898
17.	Prepaid Insurance Premiums (FSLIC)	50,910
	Total Assets	$ 4,642,070

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	4,308,950
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	1,722
11.	Advances by Borrowers for Taxes and Insurance	23,257
12.	Other Liabilities	26,050
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	18,000
14.	Deferred Credits	5,392
15.	General Reserve	
16.	Federal Insurance Reserve	218,077
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	40,622
21.		
	Total Liabilities	$ 4,642,070

Number of members 2,007 Number of borrowers 494

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS SACINGS & LOAN Association, JUNCTION CITY Kansas.

Organized under the laws of Kansas, 12-8-1908 (Date) Charter expires 12-8-2008 (Date)

President R. J. Fegan Secretary Burt E. Orr

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 7,524,499
2.	Loans on Shares	42,731
3.	FHA Title I and Other Improvement Loans	10,266
4.	Real Estate Sold on Contract—Options	12,665
5.	Real Estate Owned and in Judgment	51,427
6.	Federal Home Loan Bank Stock	68,700
7.	U. S. Government Obligations	210,000
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	559,623
11.	Accounts Receivable	
12.	Office Building(s)	165,567
13.	Leasehold Improvements	
14.	Furniture and Fixtures	14,523
15.	Deferred Charges	
16.	Other Assets	10,014
17.	Prepaid Insurance Premiums (FSLIC)	91,602
	Total Assets	$ 8,761,617

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	8,105,788
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	87,445
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	100,728
13.	Permanent Stock, Reserve Stock or Guarantee Stock	5,000
14.	Deferred Credits	40,698
15.	General Reserve	
16.	Federal Insurance Reserve	392,179
17.	Other Reserves....(specific)	3,727
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	26,052
21.		
	Total Liabilities	$ 8,761,617

Number of members 4,316 Number of borrowers 838

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ANCHOR SAVINGS Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, 9-8-1924 (Date) Charter expires 1-17-2000 (Date)

President Harry T. West Secretary O. Arthur Krebs

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 74,799,361
2.	Loans on Shares	230,860
3.	FHA Title I and Other Improvement Loans	5,664
4.	Real Estate Sold on Contract—Options	2,817,318
5.	Real Estate Owned and in Judgment	1,177,069
6.	Federal Home Loan Bank Stock	660,900
7.	U. S. Government Obligations	3,172,742
8.	State and Municipal Bonds	
9.	Other Securities: a. Other Investment Securities	1
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	2,037,463
11.	Accounts Receivable	
12.	Office Building(s)	614,195
13.	Leasehold Improvements	31,216
14.	Furniture and Fixtures	112,610
15.	Deferred Charges	
16.	Other Assets	179,624
17.	Prepaid Insurance Premiums (FSLIC)	872,740
	Total Assets	$ 86,711,763

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	76,762,124
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	800,000
8.	Borrowed Money	1,000,000
9.	Accounts Payable	
10.	Loans in Process	1,385,238
11.	Advances by Borrowers for Taxes and Insurance	738,597
12.	Other Liabilities	165,008
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	260,000
14.	Deferred Credits	234,179
15.	General Reserve	
16.	Federal Insurance Reserve	4,185,898
17.	Other Reserves...(specific)	40,887
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	1,139,832
21.		
	Total Liabilities	$ 86,711,763

Number of members 31,356 Number of borrowers 6,171

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ARGENTINE SAVINGS & LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, 10-6-1906 (Date) Charter expires 10-6-2006 (Date)

President W. W. Mack Secretary Charles H. Steffens

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 7,389,277
2.	Loans on Shares	77,006
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	117,213
5.	Real Estate Owned and in Judgment	14,369
6.	Federal Home Loan Bank Stock	80,100
7.	U. S. Government Obligations	638,941
8.	State and Municipal Bonds	
9.	Other Securities: a.	80,001
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	214,814
11.	Accounts Receivable	
12.	Office Building(s)	19,759
13.	Leasehold Improvements	
14.	Furniture and Fixtures	7,445
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	75,891
	Total Assets	$ 8,714,816

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	7,492,476
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	94,575
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	158,739
11.	Advances by Borrowers for Taxes and Insurance	56,017
12.	Other Liabilities	16,510
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	6,765
15.	General Reserve	
16.	Federal Insurance Reserve	676,932
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	212,802
21.		
	Total Liabilities	$ 8,714,816

Number of members 2,389 Number of borrowers 1,197

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The FIDELITY BUILDING & LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, 10-15-1901 (Date) Charter expires 10-15-2001 (Date)

President H. Barth Arends Secretary Harold A. Potts

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 6,471,143
2.	Loans on Shares	25,392
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	20,076
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	65,200
7.	U. S. Government Obligations	373,779
8.	State and Municipal Bonds	
9.	Other Securities: a.	42,142
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	46,114
11.	Accounts Receivable	
12.	Office Building(s)	15,000
13.	Leasehold Improvements	
14.	Furniture and Fixtures	1
15.	Deferred Charges	
16.	Other Assets	177
17.	Prepaid Insurance Premiums (FSLIC)	56,365
	Total Assets	$ 7,115,389

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	6,013,833
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	211,479
11.	Advances by Borrowers for Taxes and Insurance	201,609
12.	Other Liabilities	21,420
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	4,496
15.	General Reserve	
16.	Federal Insurance Reserve	292,500
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	370,052
21.		
	Total Liabilities	$ 7,115,389

Number of members 1,620 Number of borrowers 784

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GENERAL SAVINGS Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, 10-21-1921 (Date) Charter expires 10-21-1971 (Date)

President David Ricker Asst. Secretary C. B. Blevin

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 5,894,549
2.	Loans on Shares	67,832
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	77,766
5.	Real Estate Owned and in Judgment	60,704
6.	Federal Home Loan Bank Stock	82,000
7.	U. S. Government Obligations	474,468
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	236,938
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	8,819
15.	Deferred Charges	
16.	Other Assets	10,013
17.	Prepaid Insurance Premiums (FSLIC)	41,021
	Total Assets	$ 6,954,110
	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	6,136,933
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	109,763
7.	Advances from Federal Home Loan Bank	120,750
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	9,898
11.	Advances by Borrowers for Taxes and Insurance	81,334
12.	Other Liabilities	23,010
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	25,000
14.	Deferred Credits	67,758
15.	General Reserve	
16.	Federal Insurance Reserve	364,541
17.	Other Reserves	7,024
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	8,100
21.		
	Total Liabilities	$ 6,954,110

Number of members 2,648 Number of borrowers 839

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GIBRALTAR SAVINGS & LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, 8-16-1895 (Date) Charter expires 8-16-1995 (Date)

President I. W. Larson Secretary Donald J. Larson

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 11,683,470
2.	Loans on Shares	42,329
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	40,407
5.	Real Estate Owned and in Judgment	4,243
6.	Federal Home Loan Bank Stock	147,000
7.	U. S. Government Obligations	881,161
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	335,098
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	8,286
15.	Deferred Charges	3,682
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	92,988
	Total Assets	$ 13,238,664

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	11,474,021
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	217,724
11.	Advances by Borrowers for Taxes and Insurance	61,584
12.	Other Liabilities	55,167
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	2,980
15.	General Reserve	367,168
16.	Federal Insurance Reserve	487,750
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	572,270
21.		
	Total Liabilities	$ 13,238,664

Number of members 3,311 Number of borrowers 1,441

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KINGMAN SAVINGS & LOAN Association, KINGMAN Kansas.

Organized under the laws of Kansas, 6-3-1909 (Date) Charter expires 6-3-2009 (Date)

President Marvin W. Wallace Secretary Darrel Berry

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 5,118,965
2.	Loans on Shares	48,072
3.	FHA Title I and Other Improvement Loans	37,237
4.	Real Estate Sold on Contract—Options	1,904
5.	Real Estate Owned and in Judgment	21,258
6.	Federal Home Loan Bank Stock	60,000
7.	U. S. Government Obligations	619,372
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	253,727
11.	Accounts Receivable	
12.	Office Building(s)	31,532
13.	Leasehold Improvements	
14.	Furniture and Fixtures	12,188
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	53,912
	Total Assets	$ 6,258,167

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	5,703,898
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	69,408
11.	Advances by Borrowers for Taxes and Insurance	29,105
12.	Other Liabilities	5,805
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	6,660
15.	General Reserve	107,016
16.	Federal Insurance Reserve	215,703
17.	Other Reserves	14,248
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	106,324
21.		
	Total Liabilities	$ 6,258,167

Number of members 3,605 Number of borrowers 493

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KINSLEY SAVINGS & LOAN Association, KINSLEY Kansas.

Organized under the laws of Kansas, 4-1-1921 (Date) Charter expires 4-11-2001 (Date)

President Roy Hatfield Secretary M. E. Austin

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 3,082,482
2.	Loans on Shares	27,103
3.	FHA Title I and Other Improvement Loans	5,172
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	24,000
7.	U. S. Government Obligations	172,891
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	127,979
11.	Accounts Receivable	
12.	Office Building(s)	25,986
13.	Leasehold Improvements	
14.	Furniture and Fixtures	5,652
15.	Deferred Charges	1,777
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	29,526
	Total Assets	$ 3,502,568

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	3,153,636
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	37,046
11.	Advances by Borrowers for Taxes and Insurance	20,059
12.	Other Liabilities	3,663
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	
15.	General Reserve	52,000
16.	Federal Insurance Reserve	157,991
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	78,173
21.		
	Total Liabilities	$ 3,502,568

Number of members 1,086 Number of borrowers 584

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LARNED SAVINGS & LOAN Association, LARNED Kansas.

Organized under the laws of Kansas, 7-23-1921 (Date) Charter expires 7-20-1971 (Date)

President M. C. Scott Secretary M. C. Scott

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 2,527,979
2.	Loans on Shares	69,600
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	8,542
6.	Federal Home Loan Bank Stock	28,400
7.	U. S. Government Obligations	164,505
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	92,493
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	2,026
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	26,440
	Total Assets	$ 2,919,985

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	2,433,552
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	216,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	35,211
11.	Advances by Borrowers for Taxes and Insurance	9,766
12.	Other Liabilities	2,239
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	25,000
14.	Deferred Credits	3,261
15.	General Reserve	
16.	Federal Insurance Reserve	166,941
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	28,015
21.		
	Total Liabilities	$ 2,919,985

Number of members 825 Number of borrowers 430

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LAWRENCE SAVINGS Association, LAWRENCE Kansas.

Organized under the laws of Kansas, 12-19-1908 (Date) Charter expires 12-19-2008 (Date)

President H. C. Brinkman Secretary M. D. Vaughn

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 5,502,750
2.	Loans on Shares	1,000
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	44,600
7.	U. S. Government Obligations	349,983
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	31,418
11.	Accounts Receivable	
12.	Office Building(s)	39,576
13.	Leasehold Improvements	
14.	Furniture and Fixtures	5,074
15.	Deferred Charges	
16.	Other Assets	1,356
17.	Prepaid Insurance Premiums (FSLIC)	40,761
	Total Assets	$ 6,016,518

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	5,113,616
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	320,000
8.	Borrowed Money	13,000
9.	Accounts Payable	
10.	Loans in Process	183,641
11.	Advances by Borrowers for Taxes and Insurance	25,294
12.	Other Liabilities	7,770
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	1,715
15.	General Reserve	
16.	Federal Insurance Reserve	271,113
17.	Other Reserves...Reserve for Dividends	4,404
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	75,965
21.		
	Total Liabilities	$ 6,016,518

Number of members 1,714 Number of borrowers 603

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS MUTUAL BUILDING & LOAN Association, LEAVENWORTH Kansas.

Organized under the laws of Kansas, 3-14-1884 (Date) Charter expires 3-4-1984 (Date)

President G. W. Hoins Secretary Lambert D. Mills

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 11,189,862
2.	Loans on Shares	24,173
3.	FHA Title I and Other Improvement Loans	129,315
4.	Real Estate Sold on Contract—Options	78,061
5.	Real Estate Owned and in Judgment	6,139
6.	Federal Home Loan Bank Stock	142,300
7.	U. S. Government Obligations	837,297
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	260,003
11.	Accounts Receivable	
12.	Office Building(s)	53,775
13.	Leasehold Improvements	
14.	Furniture and Fixtures	6,855
15.	Deferred Charges	
16.	Other Assets	2,383
17.	Prepaid Insurance Premiums (FSLIC)	68,389
	Total Assets	$ 12,798,552

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	10,860,795
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	300,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	214,342
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	76,702
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	25,303
15.	General Reserve	
16.	Federal Insurance Reserve	569,792
17.	Other Reserves	388,163
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	363,455
21.		
	Total Liabilities	$ 12,798,552

Number of members 4,055 Number of borrowers 1,741

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LEAVENWORTH MUTUAL SAVINGS & LOAN Association, LEAVENWORTH Kansas.

Organized under the laws of Kansas, 4-6-1888 (Date) Charter expires 4-6-1987 (Date)

Exec. Vice President Donald E. Biggs Secretary Rose M. Hill

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 17,980,557
2.	Loans on Shares	88,578
3.	FHA Title I and Other Improvement Loans	223,641
4.	Real Estate Sold on Contract—Options	20,501
5.	Real Estate Owned and in Judgment	15,517
6.	Federal Home Loan Bank Stock	200,000
7.	U. S. Government Obligations	1,427,360
8.	State and Municipal Bonds	
9.	Other Securities: a.	45,001
	b. Shares in Other Associations	10,000
10.	Cash on Hand and in Banks	195,392
11.	Accounts Receivable	
12.	Office Building(s)	270,246
13.	Leasehold Improvements	7,266
14.	Furniture and Fixtures	51,042
15.	Deferred Charges	
16.	Other Assets	7,088
17.	Prepaid Insurance Premiums (FSLIC)	116,522
	Total Assets	$ 20,658,711

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	18,120,017
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	390,443
11.	Advances by Borrowers for Taxes and Insurance	29,584
12.	Other Liabilities	39,542
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	44,990
15.	General Reserve	
16.	Federal Insurance Reserve	1,356,891
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	676,102
21.	Reserve for Bonus Dividend	1,142
	Total Liabilities	$ 20,658,711

Number of members 7,580 Number of borrowers 2,474

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LIBERAL SAVINGS & LOAN Association, LIBERAL Kansas.

Organized under the laws of Kansas, 11-30-1960 (Date) Charter expires 4-1-2009 (Date)

President James A. Blakemore, Jr. Secretary Pauline Renick

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 5,488,737
2.	Loans on Shares	32,806
3.	FHA Title I and Other Improvement Loans	14,275
4.	Real Estate Sold on Contract—Options	63,930
5.	Real Estate Owned and in Judgment	63,000
6.	Federal Home Loan Bank Stock	58,400
7.	U. S. Government Obligations	446,226
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	90,968
11.	Accounts Receivable	
12.	Office Building(s)	78,076
13.	Leasehold Improvements	
14.	Furniture and Fixtures	10,358
15.	Deferred Charges	
16.	Other Assets	4,643
17.	Prepaid Insurance Premiums (FSLIC)	124,561
	Total Assets	$ 6,475,980

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	5,899,082
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	82,500
8.	Borrowed Money	100,000
9.	Accounts Payable	
10.	Loans in Process	60,341
11.	Advances by Borrowers for Taxes and Insurance	41,563
12.	Other Liabilities	18,956
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	100,000
14.	Deferred Credits	2,147
15.	General Reserve	
16.	Federal Insurance Reserve	105,777
17.	~~Other Reserves~~ Paid in Surplus & Org. Exp. Fund	16,764
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	46,550
21.	Specific Reserves	2,300
	Total Liabilities	$ 6,475,980

Number of members 1,712 Number of borrowers 517

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LYONS SAVINGS & LOAN Association, LYONS Kansas.

Organized under the laws of Kansas, 3-12-1913 (Date) Charter expires 5-12-2013 (Date)

Exec. Vice President Donald D. Turner Asst. Secretary Ray R. Roeder

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 6,630,800
2.	Loans on Shares	5,650
3.	FHA Title I and Other Improvement Loans	17,268
4.	Real Estate Sold on Contract—Options	14,769
5.	Real Estate Owned and in Judgment	14,702
6.	Federal Home Loan Bank Stock	77,000
7.	U. S. Government Obligations	347,398
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	105,000
10.	Cash on Hand and in Banks	174,971
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	1,651
14.	Furniture and Fixtures	10,258
15.	Deferred Charges	
16.	Other Assets	5,527
17.	Prepaid Insurance Premiums (FSLIC)	43,733
	Total Assets	$ 7,448,727

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	6,640,276
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	535
10.	Loans in Process	200,479
11.	Advances by Borrowers for Taxes and Insurance	30,094
12.	Other Liabilities	11,597
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	21,770
15.	General Reserve	107,000
16.	Federal Insurance Reserve	344,079
17.	Other Reserves	92,163
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	734
21.		
	Total Liabilities	$ 7,448,727

Number of members 2,422 Number of borrowers 859

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PIONEER SAVINGS & LOAN Association, McPHERSON Kansas.

Organized under the laws of Kansas, 9-29-1919 (Date) Charter expires 9-29-1969 (Date)

President John K. Bremyer Secretary Scott C. Adams

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 10,536,746
2.	Loans on Shares	137,141
3.	FHA Title I and Other Improvement Loans	18,368
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	5,010
6.	Federal Home Loan Bank Stock	100,000
7.	U. S. Government Obligations	
8.	State and Municipal Bonds	332,906
9.	Other Securities: a.	5,000
	b. Shares in Other Associations	12,500
10.	Cash on Hand and in Banks	1,007,385
11.	Accounts Receivable	
12.	Office Building(s)	23,760
13.	Leasehold Improvements	
14.	Furniture and Fixtures	4,915
15.	Deferred Charges	
16.	Other Assets	3,406
17.	Prepaid Insurance Premiums (FSLIC)	129,726
	Total Assets	$ 12,316,863

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	11,119,026
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	118,447
11.	Advances by Borrowers for Taxes and Insurance	126,542
12.	Other Liabilities	32,170
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	110,000
14.	Deferred Credits	2,488
15.	General Reserve	
16.	Federal Insurance Reserve	668,708
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	139,482
21.		
	Total Liabilities	$ 12,316,863

Number of members 4,650 Number of borrowers 1,294

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME SAVINGS & LOAN Association, MANHATTAN Kansas.

Organized under the laws of Kansas, 8-18-1906 (Date) Charter expires 8-23-1981 (Date)

President Maurice L. Hill Secretary Robert N. Haines

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 6,619,990
2.	Loans on Shares	33,310
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	22,315
6.	Federal Home Loan Bank Stock	53,300
7.	U. S. Government Obligations	842,269
8.	State and Municipal Bonds	
9.	Other Securities: a. C. D.'s	200,000
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	180,130
11.	Accounts Receivable	
12.	Office Building(s)	82,405
13.	Leasehold Improvements	
14.	Furniture and Fixtures	
15.	Deferred Charges	
16.	Other Assets	1,123
17.	Prepaid Insurance Premiums (FSLIC)	72,952
	Total Assets	$ 8,107,794

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	7,407,182
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	125,253
11.	Advances by Borrowers for Taxes and Insurance	31,652
12.	Other Liabilities	4,941
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	1,524
15.	General Reserve	244,720
16.	Federal Insurance Reserve	149,700
17.	Other Reserves	2,007
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	140,815
21.		
	Total Liabilities	$ 8,107,794

Number of members 1,852 Number of borrowers 632

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The UNION BUILDING, LOAN & SAVINGS Association, MANHATTAN Kansas.

Organized under the laws of Kansas, 4-15-1915 (Date) Charter expires 4-15-2015 (Date)

President Henry Otto Asst. Secretary Mazie Kolars

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 980,744
2.	Loans on Shares	23,190
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	12,900
7.	U. S. Government Obligations	50,000
8.	State and Municipal Bonds	
9.	Other Securities: a.	223,000
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	453,442
11.	Accounts Receivable	
12.	Office Building(s)	2,558
13.	Leasehold Improvements	
14.	Furniture and Fixtures	
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 1,745,834

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	1,492,617
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	2,221
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	3,384
11.	Advances by Borrowers for Taxes and Insurance	418
12.	Other Liabilities	221
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	5,000
14.	Deferred Credits	
15.	General Reserve	78,890
16.	Federal Insurance Reserve	
17.	Other Reserves	87,072
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	76,011
21.		
	Total Liabilities	$ 1,745,834

Number of members 863 Number of borrowers 271

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES SAVINGS & LOAN Association, MARYSVILLE Kansas.

Organized under the laws of Kansas, 10-5-1921 (Date) Charter expires 10-5-1971 (Date)

President Dr. J. A. Beveridge Asst. Secretary Gladys Eddy

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 7,173,706
2.	Loans on Shares	8,980
3.	FHA Title I and Other Improvement Loans	19,124
4.	Real Estate Sold on Contract—Options	19,877
5.	Real Estate Owned and in Judgment	11,584
6.	Federal Home Loan Bank Stock	66,700
7.	U. S. Government Obligations	473,546
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	10,000
10.	Cash on Hand and in Banks	300,362
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	16,666
14.	Furniture and Fixtures	3,331
15.	Deferred Charges	
16.	Other Assets	5,541
17.	Prepaid Insurance Premiums (FSLIC)	87,738
	Total Assets	$ 8,197,155

	LIABILITIES	
1.	Installment Shares	$ 7,311,234
2.	Optional Shares	
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	253,114
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	206,297
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	20,786
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	10,000
14.	Deferred Credits	6,430
15.	General Reserve	
16.	Federal Insurance Reserve	311,028
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	65,172
21.	Dividend Reserve	13,094
	Total Liabilities	$ 8,197,155

Number of members 2,746 Number of borrowers 777

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The BARBER COUNTY BUILDING & LOAN Association, MEDICINE LODGE Kansas.

Organized under the laws of Kansas, 11-28-1919 (Date) Charter expires 11-28-1969 (Date)

President C. C. Benefiel Secretary E. E. Lake

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 7,787,411
2.	Loans on Shares	38,769
3.	FHA Title I and Other Improvement Loans	97,209
4.	Real Estate Sold on Contract—Options	78,052
5.	Real Estate Owned and in Judgment	34,141
6.	Federal Home Loan Bank Stock	107,500
7.	U. S. Government Obligations	534,265
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	10,000
10.	Cash on Hand and in Banks	100,153
11.	Accounts Receivable	
12.	Office Building(s)	75,002
13.	Leasehold Improvements	
14.	Furniture and Fixtures	6,091
15.	Deferred Charges	
16.	Other Assets	1
17.	Prepaid Insurance Premiums (FSLIC)	48,313
	Total Assets	$ 8,916,907

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	7,792,240
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	258,738
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	23,237
11.	Advances by Borrowers for Taxes and Insurance	18,906
12.	Other Liabilities	13,480
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	180,000
14.	Deferred Credits	19,035
15.	General Reserve	
16.	Federal Insurance Reserve	548,271
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	63,000
21.		
	Total Liabilities	$ 8,916,907

Number of members 3,706 Number of borrowers 1,182

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The NEODESHA BUILDING & LOAN Association, NEODESHA Kansas.

Organized under the laws of Kansas, 2-4-1887 (Date) Charter expires 2-4-1986 (Date)

President P. W. Stephens Secretary B. H. Scudder

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 1,920,335
2.	Loans on Shares	17,878
3.	FHA Title I and Other Improvement Loans	23,067
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	18,700
7.	U. S. Government Obligations	102,444
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	156,150
11.	Accounts Receivable	
12.	Office Building(s)	3,050
13.	Leasehold Improvements	
14.	Furniture and Fixtures	458
15.	Deferred Charges	
16.	Other Assets	10
17.	Prepaid Insurance Premiums (FSLIC)	13,736
	Total Assets	$ 2,255,828

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	2,017,757
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	25,924
11.	Advances by Borrowers for Taxes and Insurance	13,755
12.	Other Liabilities	451
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	4,795
15.	General Reserve	48,529
16.	Federal Insurance Reserve	127,679
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	16,938
21.		
	Total Liabilities	$ 2,255,828

Number of members 791 Number of borrowers 354

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RAILROAD BUILDING, LOAN & SAVINGS Association, NEWTON Kansas.

Organized under the laws of Kansas, 5-1-1896 (Date) Charter expires 5-1-1976 (Date)

President J. C. McNaghten Secretary Everett McCann

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 40,645,113
2.	Loans on Shares	204,075
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	335,519
5.	Real Estate Owned and in Judgment	185,621
6.	Federal Home Loan Bank Stock	445,200
7.	U. S. Government Obligations	5,724,018
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	2,017,566
11.	Accounts Receivable	
12.	Office Building(s)	341,330
13.	Leasehold Improvements	
14.	Furniture and Fixtures	36,710
15.	Deferred Charges	
16.	Other Assets	36,977
17.	Prepaid Insurance Premiums (FSLIC)	352,734
	Total Assets	$ 50,324,863

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	45,227,589
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	8,788
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	498,785
11.	Advances by Borrowers for Taxes and Insurance	269,346
12.	Other Liabilities	57,477
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	39,061
15.	General Reserve	1,007,309
16.	Federal Insurance Reserve	1,666,585
17.	~~Other Reserves~~ Specific Reserves	6,894
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	631,887
21.	Reserve for Dividends	929,142
	Total Liabilities	$ 50,324,863

Number of members 15,811 Number of borrowers 7,492

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The NORTON SAVINGS & LOAN Association, NORTON Kansas.

Organized under the laws of Kansas, 5-20-1922 (Date) Charter expires 5-20-1972 (Date)

President R. D. Bower Secretary Marvin S. Steinert

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 3,023,132
2.	Loans on Shares	
3.	FHA Title I and Other Improvement Loans	3,739
4.	Real Estate Sold on Contract—Options	12,593
5.	Real Estate Owned and in Judgment	156,467
6.	Federal Home Loan Bank Stock	33,500
7.	U. S. Government Obligations	
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	293,731
11.	Accounts Receivable	
12.	Office Building(s)	82,659
13.	Leasehold Improvements	
14.	Furniture and Fixtures	5,209
15.	Deferred Charges	
16.	Other Assets	405
17.	Prepaid Insurance Premiums (FSLIC)	39,884
	Total Assets	$ 3,651,319

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	3,396,919
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	30,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	8,320
11.	Advances by Borrowers for Taxes and Insurance	12,217
12.	Other Liabilities	7,819
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	5,000
14.	Deferred Credits	1,044
15.	General Reserve	
16.	Federal Insurance Reserve	156,000
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	34,000
21.		
	Total Liabilities	$ 3,651,319

Number of members 1,160 Number of borrowers 365

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RESERVE BUILDING & LOAN Association, OBERLIN Kansas.

Organized under the laws of Kansas, 6-9-1922 (Date) Charter expires 6-9-1972 (Date)

President Boyd Bainter Secretary Esther Carlson

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 3,045,326
2.	Loans on Shares	35,195
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	23,476
5.	Real Estate Owned and in Judgment	38,796
6.	Federal Home Loan Bank Stock	24,600
7.	U. S. Government Obligations	478,057
8.	State and Municipal Bonds	
9.	Other Securities: a. F N M A Debentures	104,932
	b. Shares in Other Associations	10,000
10.	Cash on Hand and in Banks	84,318
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	11,682
15.	Deferred Charges	
16.	Other Assets	6,214
17.	Prepaid Insurance Premiums (FSLIC)	41,845
	Total Assets	$ 3,904,441
	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	3,674,935
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	1,995
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	2,410
13.	Permanent Stock, ~~Reserve Stock or Guaranteed Stock~~	10,000
14.	Deferred Credits	4,690
15.	General Reserve	
16.	Federal Insurance Reserve	184,089
17.	~~Other~~ Reserves.. Specific Reserve	1,824
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	24,498
21.		
	Total Liabilities	$ 3,904,441

Number of members 1,471 Number of borrowers 386

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The OTTAWA SAVINGS & LOAN Association, OTTAWA Kansas.

Organized under the laws of Kansas, 2-9-1899 (Date) Charter expires 2-9-1988 (Date)

President F. R. Bennett Secretary Chester A. Worl

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 15,772,868
2.	Loans on Shares	42,058
3.	FHA Title I and Other Improvement Loans	94,975
4.	Real Estate Sold on Contract—Options	73,636
5.	Real Estate Owned and in Judgment	3,709
6.	Federal Home Loan Bank Stock	119,000
7.	U. S. Government Obligations	1,010,157
8.	State and Municipal Bonds	
9.	Other Securities: a.	400,567
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	1,044
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	8,977
14.	Furniture and Fixtures	22,101
15.	Deferred Charges	
16.	Other Assets	1,084
17.	Prepaid Insurance Premiums (FSLIC)	158,904
	Total Assets	$ 17,709,080

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	15,735,505
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	52,411
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	516,687
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	52,127
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	25,000
14.	Deferred Credits	41,316
15.	General Reserve	176,671
16.	Federal Insurance Reserve	605,109
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	498,323
21.	Reserve for Bonus Dividends	5,820
	Total Liabilities	$ 17,709,080

Number of members 3,656 Number of borrowers 1,871

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The OVERLAND PARK SAVINGS & LOAN Association, OVERLAND PARK Kansas.

Organized under the laws of Kansas, 5-20-1925 (Date) Charter expires 5-20-1976 (Date)

President Harold B. Osborne Secretary Clyde Carter

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 7,609,791
2.	Loans on Shares	83,668
3.	FHA Title I and Other Improvement Loans	14,817
4.	Real Estate Sold on Contract—Options	12,848
5.	Real Estate Owned and in Judgment	30,405
6.	Federal Home Loan Bank Stock	75,000
7.	U. S. Government Obligations	15,000
8.	State and Municipal Bonds	
9.	Other Securities: a.	20,000
	b. Shares in Other Associations	33
10.	Cash on Hand and in Banks	819,511
11.	Accounts Receivable	
12.	Office Building(s)	90,367
13.	Leasehold Improvements	
14.	Furniture and Fixtures	15,082
15.	Deferred Charges	
16.	Other Assets	3,759
17.	Prepaid Insurance Premiums (FSLIC)	105,204
	Total Assets	$ 8,895,485

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	7,970,876
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	200,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	222,143
11.	Advances by Borrowers for Taxes and Insurance	1,652
12.	Other Liabilities	29,553
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	40,000
14.	Deferred Credits	10,682
15.	General Reserve	
16.	Federal Insurance Reserve	380,579
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	40,000
21.		
	Total Liabilities	$ 8,895,485

Number of members _____ Number of borrowers 652

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES BUILDING & LOAN Association, PARSONS Kansas.

Organized under the laws of Kansas, 11-2-1923 (Date) Charter expires 11-2-1973 (Date)

President E. L. Hucke Asst. Secretary Elberta Woodward

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 13,490,891
2.	Loans on Shares	13,150
3.	FHA Title I and Other Improvement Loans	28,892
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	26,511
6.	Federal Home Loan Bank Stock	148,400
7.	U. S. Government Obligations	891,291
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	456,591
11.	Accounts Receivable	
12.	Office Building(s)	49,832
13.	Leasehold Improvements	
14.	Furniture and Fixtures	3,505
15.	Deferred Charges	
16.	Other Assets	36,073
17.	Prepaid Insurance Premiums (FSLIC)	102,273
	Total Assets	$ 15,247,409

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	13,245,615
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	714,625
8.	Borrowed Money	
9.	Accounts Payable	2,326
10.	Loans in Process	60,196
11.	Advances by Borrowers for Taxes and Insurance	81,725
12.	Other Liabilities	7,839
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	9,600
14.	Deferred Credits	8,473
15.	General Reserve	15,330
16.	Federal Insurance Reserve	662,281
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	439,399
21.		
	Total Liabilities	$ 15,247,409

Number of members 4,156 Number of borrowers 2,232

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ROOKS COUNTY SAVINGS Association, PLAINVILLE Kansas.

Organized under the laws of Kansas, 12-1-1952 (Date) Charter expires 12-1-2002 (Date)

President R. A. Mosher Secretary Max M. Wilson

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 2,727,149
2.	Loans on Shares	1,000
3.	FHA Title I and Other Improvement Loans	5,644
4.	Real Estate Sold on Contract—Options	5,285
5.	Real Estate Owned and in Judgment	5,219
6.	Federal Home Loan Bank Stock	27,000
7.	U. S. Government Obligations	100,000
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	304,112
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	1,073
15.	Deferred Charges	
16.	Other Assets	291
17.	Prepaid Insurance Premiums (FSLIC)	27,295
	Total Assets	$ 3,204,068

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	2,918,237
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	4,740
11.	Advances by Borrowers for Taxes and Insurance	21,709
12.	Other Liabilities	2,735
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	10,000
14.	Deferred Credits	1,010
15.	General Reserve	95,221
16.	Federal Insurance Reserve	105,000
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	45,416
21.		
	Total Liabilities	$ 3,204,068

Number of members 1,239 Number of borrowers 352

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLONIAL SAVINGS & LOAN Association, PRAIRIE VILLAGE Kansas.

Organized under the laws of Kansas, 3-30-1961 (Date) Charter expires 3-30-2011 (Date)

President James D. Hotchkiss Secretary William V. McLeese

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 11,890,715
2.	Loans on Shares	33,750
3.	FHA Title I and Other Improvement Loans	3,932
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	94,700
7.	U. S. Government Obligations	730,000
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	184,434
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	440,417
14.	Furniture and Fixtures	67,910
15.	Deferred Charges	
16.	Other Assets	24,372
17.	Prepaid Insurance Premiums (FSLIC)	125,522
	Total Assets	$ 13,595,752

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	11,421,864
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	930,000
8.	Borrowed Money	322,000
9.	Accounts Payable	
10.	Loans in Process	224,849
11.	Advances by Borrowers for Taxes and Insurance	105,847
12.	Other Liabilities	28,821
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	200,000
14.	Deferred Credits	31,350
15.	General Reserve	29,253
16.	Federal Insurance Reserve	200,780
17.	~~Other~~ Reserves for Dividends	42,248
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	18,740
21.	Paid in Surplus	40,000
	Total Liabilities	$ 13,595,752

Number of members 5,690 Number of borrowers 833

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The WESTERN SAVINGS Association, PRATT Kansas.

Organized under the laws of Kansas, 1-14-1950 (Date) Charter expires 1-14-2000 (Date)

President Robert G. Lake Secretary Helen F. Lake

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 7,465,991
2.	Loans on Shares	
3.	FHA Title I and Other Improvement Loans	54,743
4.	Real Estate Sold on Contract—Options	69,978
5.	Real Estate Owned and in Judgment	55,368
6.	Federal Home Loan Bank Stock	106,300
7.	U. S. Government Obligations	450,814
8.	State and Municipal Bonds	
9.	Other Securities: a.	87,506
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	59,355
11.	Accounts Receivable	
12.	Office Building(s)	168,768
13.	Leasehold Improvements	
14.	Furniture and Fixtures	36,546
15.	Deferred Charges	
16.	Other Assets	343
17.	Prepaid Insurance Premiums (FSLIC)	59,990
	Total Assets	$ 8,615,702

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	7,177,531
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	800,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	131,505
11.	Advances by Borrowers for Taxes and Insurance	71,765
12.	Other Liabilities	14,524
13.	~~Permanent Stock~~, Reserve Stock ~~or Guarantee Stock~~	7,500
14.	Deferred Credits	22,568
15.	General Reserve	5,966
16.	Federal Insurance Reserve	323,000
17.	~~Other Reserves~~ Specific Reserve	1,516
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	59,827
21.		
	Total Liabilities	$ 8,615,702

Number of members 3,741 Number of borrowers 641

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KANSAS SAVINGS & LOAN Association, ROELAND PARK Kansas.

Organized under the laws of Kansas, 9-1908 (Date) Charter expires 9-28-2008 (Date)

President Wilmer M. Holsinger Secretary Ronald D. Roberts

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 680,891
2.	Loans on Shares	16,555
3.	FHA Title I and Other Improvement Loans	8,660
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	6,100
7.	U. S. Government Obligations	9,500
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	12,690
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	1,369
14.	Furniture and Fixtures	11,368
15.	Deferred Charges	
16.	Other Assets	642
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 747,775

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	544,494
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	50,000
8.	Borrowed Money	50,000
9.	Accounts Payable	
10.	Loans in Process	11,386
11.	Advances by Borrowers for Taxes and Insurance	3,445
12.	Other Liabilities	1,842
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	27,500
14.	Deferred Credits	1,778
15.	General Reserve	41,966
16.	Federal Insurance Reserve	
17.	Other Reserves	11,001
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	4,363
21.		
	Total Liabilities	$ 747,775

Number of members 359 Number of borrowers 111

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RUSSELL SAVINGS Association, RUSSELL Kansas.

Organized under the laws of Kansas, 4-10-1924 (Date) Charter expires 4-10-1974 (Date)

President Ben Rein Secretary Richard H. Reynolds

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 2,600,356
2.	Loans on Shares	7,950
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	26,800
7.	U. S. Government Obligations	250,000
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	178,792
11.	Accounts Receivable	
12.	Office Building(s)	39,942
13.	Leasehold Improvements	
14.	Furniture and Fixtures	4,678
15.	Deferred Charges	
16.	Other Assets	953
17.	Prepaid Insurance Premiums (FSLIC)	26,645
	Total Assets	$ 3,136,116

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	2,833,981
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	
11.	Advances by Borrowers for Taxes and Insurance	
12.	Other Liabilities	560
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	30,000
14.	Deferred Credits	
15.	General Reserve	63,943
16.	Federal Insurance Reserve	157,683
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	49,949
21.		
	Total Liabilities	$ 3,136,116

Number of members 1,158 Number of borrowers 289

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOMESTEAD BUILDING & LOAN Association, SALINA Kansas.

Organized under the laws of Kansas, 11-12-1889 (Date) Charter expires 11-3-1989 (Date)

President Allen R. Dodge Secretary A. W. Dodge

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 12,008,323
2.	Loans on Shares	7,976
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	38,762
5.	Real Estate Owned and in Judgment	729,104
6.	Federal Home Loan Bank Stock	175,600
7.	U. S. Government Obligations	1,093,527
8.	State and Municipal Bonds	
9.	Other Securities: a.	21,600
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	244,184
11.	Accounts Receivable	
12.	Office Building(s)	74,014
13.	Leasehold Improvements	23,133
14.	Furniture and Fixtures	31,632
15.	Deferred Charges	
16.	Other Assets	31,819
17.	Prepaid Insurance Premiums (FSLIC)	119,539
	Total Assets	$ 14,599,209

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	13,211,637
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	143,096
11.	Advances by Borrowers for Taxes and Insurance	68,453
12.	Other Liabilities	33,699
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	44,853
15.	General Reserve	
16.	Federal Insurance Reserve	933,302
17.	~~Other Reserves~~ Specific Reserve	57,940
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	106,229
21.		
	Total Liabilities	$ 14,599,209

Number of members 4,459 Number of borrowers 1,218

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SAVINGS & LOAN Association, SALINA Kansas.

Organized under the laws of Kansas, 1-6-1899 (Date) Charter expires 1-6-1999 (Date)

President Wm. F. Grosser, Jr. Secretary Virginia D. Grosser

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 7,652,219
2.	Loans on Shares	36,081
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	24,228
5.	Real Estate Owned and in Judgment	43,574
6.	Federal Home Loan Bank Stock	90,000
7.	U. S. Government Obligations	1,076,760
8.	State and Municipal Bonds	
9.	Other Securities: a.	200,000
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	109,026
11.	Accounts Receivable	
12.	Office Building(s)	60,605
13.	Leasehold Improvements	
14.	Furniture and Fixtures	6,338
15.	Deferred Charges	
16.	Other Assets	5,120
17.	Prepaid Insurance Premiums (FSLIC)	72,392
	Total Assets	$ 9,376,343

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	8,379,602
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	102,836
11.	Advances by Borrowers for Taxes and Insurance	44,018
12.	Other Liabilities	24,948
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	28,379
15.	General Reserve	152,000
16.	Federal Insurance Reserve	490,000
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	154,560
21.		
	Total Liabilities	$ 9,376,343

Number of members 3,211 Number of borrowers 904

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COMMERCE SAVINGS & LOAN Association, SHAWNEE Kansas.

Organized under the laws of Kansas, 2-26-1919 (Date) Charter expires 2-16-1969 (Date)

President S. E. Callahan, Jr. Exec. Vice Secretary Betty A. Harman

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 21,734,502
2.	Loans on Shares	93,356
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	64,648
5.	Real Estate Owned and in Judgment	586,116
6.	Federal Home Loan Bank Stock	303,300
7.	U. S. Government Obligations	1,529,477
8.	State and Municipal Bonds	
9.	Other Securities: a.	330,000
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	366,045
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	36,377
14.	Furniture and Fixtures	36,435
15.	Deferred Charges	
16.	Other Assets	40,850
17.	Prepaid Insurance Premiums (FSLIC)	312,337
	Total Assets	$ 25,433,443

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	21,472,453
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	1,756,222
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	16,861
11.	Advances by Borrowers for Taxes and Insurance	151,385
12.	Other Liabilities	605,612
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	221,500
14.	Deferred Credits	102,490
15.	General Reserve	
16.	Federal Insurance Reserve	1,073,623
17.	Other Reserves specific	21,000
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	12,297
21.		
	Total Liabilities	$ 25,433,443

Number of members 7,042 Number of borrowers 2,179

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES SAVINGS & LOAN Association, STERLING Kansas.

Organized under the laws of Kansas, 3-11-1921 (Date) Charter expires 3-11-1971 (Date)

President R. C. Wyatt Secretary Roella A. Earle

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 8,229,636
2.	Loans on Shares	8,858
3.	FHA Title I and Other Improvement Loans	38,880
4.	Real Estate Sold on Contract—Options	28,477
5.	Real Estate Owned and in Judgment	36,897
6.	Federal Home Loan Bank Stock	80,000
7.	U. S. Government Obligations	529,434
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	69,675
11.	Accounts Receivable	
12.	Office Building(s)	167,610
13.	Leasehold Improvements	
14.	Furniture and Fixtures	37,962
15.	Deferred Charges	
16.	Other Assets	5,107
17.	Prepaid Insurance Premiums (FSLIC)	104,314
	Total Assets	$ 9,336,850
	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	8,145,410
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	550,000
8.	Borrowed Money	25,000
9.	Accounts Payable	2,536
10.	Loans in Process	106,357
11.	Advances by Borrowers for Taxes and Insurance	7,583
12.	Other Liabilities	10,350
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	27,885
15.	General Reserve	
16.	Federal Insurance Reserve	392,000
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	69,729
21.		
	Total Liabilities	$ 9,336,850

Number of members 3,082 Number of borrowers 869

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The AMERICAN SAVINGS Association, TOPEKA Kansas.

Organized under the laws of Kansas, 12-27-1923 (Date) Charter expires 12-27-1973 (Date)

President Wylie R. Wisely Secretary Mary G. Neiswender

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 26,083,501
2.	Loans on Shares	73,992
3.	FHA Title I and Other Improvement Loans	86,335
4.	Real Estate Sold on Contract—Options	106,154
5.	Real Estate Owned and in Judgment	133,001
6.	Federal Home Loan Bank Stock	188,000
7.	U. S. Government Obligations	695,294
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	708,473
11.	Accounts Receivable	
12.	Office Building(s)	487,364
13.	Leasehold Improvements	4,942
14.	Furniture and Fixtures	63,957
15.	Deferred Charges	
16.	Other Assets	35,894
17.	Prepaid Insurance Premiums (FSLIC)	298,202
	Total Assets	$ 28,965,109
	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	24,467,902
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	2,100,000
8.	Borrowed Money	200,000
9.	Accounts Payable	
10.	Loans in Process	573,787
11.	Advances by Borrowers for Taxes and Insurance	216,354
12.	Other Liabilities	88,785
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	250,000
14.	Deferred Credits	74,710
15.	General Reserve	
16.	Federal Insurance Reserve	467,966
17.	~~Other Reserves~~ Specific Reserves	3,750
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	
21.	Paid in Surplus	521,855
	Total Liabilities	$ 28,965,109

Number of members 8,701 Number of borrowers 1,708

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The POSTAL SAVINGS & LOAN Association, TOPEKA Kansas.

Organized under the laws of Kansas, 8-17-1925 (Date) Charter expires 8-17-1975 (Date)

President George M. Hersh Secretary James B. Lewis

Statement for year ending December 31, 1968

	ASSETS	
1.	First Mortgage Loans	$ 12,820,550
2.	Loans on Shares	
3.	FHA Title I and Other Improvement Loans	36,403
4.	Real Estate Sold on Contract—Options	74,099
5.	Real Estate Owned and in Judgment	253,727
6.	Federal Home Loan Bank Stock	126,700
7.	U. S. Government Obligations	873,998
8.	State and Municipal Bonds	
9.	Other Securities: a.	135,000
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	396,556
11.	Accounts Receivable	
12.	Office Building(s)	294,595
13.	Leasehold Improvements	
14.	Furniture and Fixtures	59,187
15.	Deferred Charges	
16.	Other Assets	126,293
17.	Prepaid Insurance Premiums (FSLIC)	166,523
	Total Assets	$ 15,263,631

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	12,378,516
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	1,450,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	97,878
11.	Advances by Borrowers for Taxes and Insurance	143,864
12.	Other Liabilities	23,414
13.	~~Permanent Stock, Reserve Stock or Guarantee Stock~~	114,840
14.	Deferred Credits	41,020
15.	General Reserve	
16.	Federal Insurance Reserve	759,026
17.	~~Other Reserves~~. Specific Reserves	104,634
18.	Reserve for ~~Federal Income Tax~~. Dividends	4,233
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	138,720
21.	Paid in Surplus	7,486
	Total Liabilities	$ 15,263,631

Number of members 5,355 Number of borrowers 1,663

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The STATE SAVINGS & LOAN Association, TOPEKA Kansas.

Organized under the laws of Kansas, 3-10-1923 (Date) Charter expires 3-10-1973 (Date)

President Matt Scherer Secretary Pearl Duffy

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 2,385
2.	Loans on Shares	
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	
7.	U. S. Government Obligations	
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	188
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	
15.	Deferred Charges	322
16.	Other Assets	95
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 2,990

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	1,913
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	
11.	Advances by Borrowers for Taxes and Insurance	303
12.	Other Liabilities	408
13.	Permanent Stock, Reserve Stock or Guarantee Stock	1,160
14.	Deferred Credits	43
15.	General Reserve	
16.	Federal Insurance Reserve	
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	
21.		(837)
	Total Liabilities	$ 2,990

Number of members Number of borrowers

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The TOPEKA SAVINGS Association, TOPEKA Kansas.

Organized under the laws of Kansas, 2-4-1923 (Date) Charter expires 2-4-1973 (Date)

President George W. Greenwood III ~~Secretary~~ Treas. Edwin J. Lange

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 25,879,122
2.	Loans on Shares	12,377
3.	FHA Title I and Other Improvement Loans	496,421
4.	Real Estate Sold on Contract—Options	30,829
5.	Real Estate Owned and in Judgment	97,940
6.	Federal Home Loan Bank Stock	280,000
7.	U. S. Government Obligations	2,198,688
8.	State and Municipal Bonds	
9.	Other Securities: a.	8,234
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	329,713
11.	Accounts Receivable	
12.	Office Building(s)	357,281
13.	Leasehold Improvements	1,892
14.	Furniture and Fixtures	18,039
15.	Deferred Charges	
16.	Other Assets	35,581
17.	Prepaid Insurance Premiums (FSLIC)	219,853
	Total Assets	$ 29,965,970

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	25,258,322
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	1,300,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	1,267,156
11.	Advances by Borrowers for Taxes and Insurance	199,138
12.	Other Liabilities	61,214
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	250,000
14.	Deferred Credits	80,489
15.	General Reserve	115,276
16.	Federal Insurance Reserve	1,312,000
17.	Other Reserves... (Specific)	5,383
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	116,850
21.	Paid in Surplus	142
	Total Liabilities	$ 29,965,970

Number of members 8,342 Number of borrowers 1,893

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SUMNER COUNTY BUILDING & LOAN Association, WELLINGTON Kansas.

Organized under the laws of Kansas, 3-4-1901 (Date) Charter expires 3-4-2001 (Date)

President Frank T. Barlow Secretary F. M. Rogers

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 490,863
2.	Loans on Shares	20,000
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	1,007
6.	Federal Home Loan Bank Stock	7,700
7.	U. S. Government Obligations	29,142
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	41,937
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	269
14.	Furniture and Fixtures	70
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	3,524
	Total Assets	$ 594,512

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	474,227
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	
11.	Advances by Borrowers for Taxes and Insurance	3,190
12.	Other Liabilities	250
13.	Permanent Stock, ~~Reserve Stock or Guarantee Stock~~	4,000
14.	Deferred Credits	
15.	General Reserve	12,000
16.	Federal Insurance Reserve	28,000
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	72,845
21.		
	Total Liabilities	$ 594,512

Number of members 134 Number of borrowers 117

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The AMERICAN SAVINGS Association, WICHITA Kansas.

Organized under the laws of Kansas, 7-19-1935 (Date) Charter expires 7-19-1985 (Date)

President David M. Christian Secretary Beryl L. Slifer

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 31,690,904
2.	Loans on Shares	50,936
3.	FHA Title I and Other Improvement Loans	97,393
4.	Real Estate Sold on Contract—Options	130,833
5.	Real Estate Owned and in Judgment	101,278
6.	Federal Home Loan Bank Stock	416,700
7.	U. S. Government Obligations	1,108,867
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	1,018,871
11.	Accounts Receivable	
12.	Office Building(s)	1,172,455
13.	Leasehold Improvements	
14.	Furniture and Fixtures	91,052
15.	Deferred Charges	
16.	Other Assets	29,174
17.	Prepaid Insurance Premiums (FSLIC)	485,517
	Total Assets	$ 36,393,980

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	30,246,912
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	2,972,750
8.	Borrowed Money	
9.	Accounts Payable	780
10.	Loans in Process	348,736
11.	Advances by Borrowers for Taxes and Insurance	167,247
12.	Other Liabilities	23,799
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	250,000
14.	Deferred Credits	68,107
15.	General Reserve	
16.	Federal Insurance Reserve	1,706,000
17.	Other Reserves (Specific)	65,000
18.	Reserve for Federal Income Tax	4,809
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	139,840
21.	Paid in Surplus	400,000
	Total Liabilities	$ 36,393,980

Number of members 12,879 Number of borrowers 2,748

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME SAVINGS Association, WICHITA Kansas.

Organized under the laws of Kansas, 8-18-1921 (Date) Charter expires 8-18-1971 (Date)

President Leo J. Johnson Secretary L. R. Chambers

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 1,707,836
2.	Loans on Shares	8,397
3.	FHA Title I and Other Improvement Loans	33,274
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	17,500
7.	U. S. Government Obligations	
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	104,581
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	11,809
15.	Deferred Charges	
16.	Other Assets	3,143
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 1,886,540

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	1,305,518
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	204,960
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	
11.	Advances by Borrowers for Taxes and Insurance	14,358
12.	Other Liabilities	3,923
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	275,000
14.	Deferred Credits	4,278
15.	General Reserve	12,026
16.	Federal Insurance Reserve	
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	
21.	Paid in Surplus and State Examination Fund	66,477
	Total Liabilities	$ 1,886,540

Number of members 2,719 Number of borrowers 153

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PARKLANE SAVINGS & LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, 2-18-1956 (Date) Charter expires 2-17-2006 (Date)

President Oliver H. Hughes Secretary Leon H. Mahoney

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 13,026,854
2.	Loans on Shares	10,825
3.	FHA Title I and Other Improvement Loans	85,026
4.	Real Estate Sold on Contract—Options	244,562
5.	Real Estate Owned and in Judgment	29,196
6.	Federal Home Loan Bank Stock	185,000
7.	U. S. Government Obligations	384,700
8.	State and Municipal Bonds	
9.	Other Securities: a.	104,802
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	542,739
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	450
14.	Furniture and Fixtures	33,085
15.	Deferred Charges	
16.	Other Assets	2
17.	Prepaid Insurance Premiums (FSLIC)	186,841
	Total Assets	$ 14,834,082

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	11,979,274
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	1,750,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	292,491
11.	Advances by Borrowers for Taxes and Insurance	104,455
12.	Other Liabilities	14,498
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	154,500
14.	Deferred Credits	47,071
15.	General Reserve	
16.	Federal Insurance Reserve	420,785
17.	~~Other Reserves~~ Specific Reserves	1,066
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	69,942
21.		
	Total Liabilities	$ 14,834,082

Number of members 7,515 Number of borrowers 1,182

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RESERVE SAVINGS & LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, 3-15-1926 (Date) Charter expires 1-20-1976 (Date)

President G. R. Monroe Secretary Rosemary Murray

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 2,362,453
2.	Loans on Shares	37,826
3.	FHA Title I and Other Improvement Loans	4,040
4.	Real Estate Sold on Contract—Options	159,940
5.	Real Estate Owned and in Judgment	69,530
6.	Federal Home Loan Bank Stock	
7.	U. S. Government Obligations	
8.	State and Municipal Bonds	
9.	Other Securities: a. F.N.M.A.	900
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	84,767
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	8,000
14.	Furniture and Fixtures	22,644
15.	Deferred Charges	4,849
16.	Other Assets	10,546
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 2,765,495

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	2,466,498
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	75,000
9.	Accounts Payable	
10.	Loans in Process	129,663
11.	Advances by Borrowers for Taxes and Insurance	15,546
12.	Other Liabilities	233
13.	~~Permanent Stock, Reserve Stock or~~ Guarantee Stock	38,900
14.	Deferred Credits	1,437
15.	General Reserve	21,224
16.	Federal Insurance Reserve	
17.	Other Reserves	16,351
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	644
21.		
	Total Liabilities	$ 2,765,495

Number of members 948 Number of borrowers 266

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The UNITED SAVINGS & LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, 5-1-1929 (Date) Charter expires 5-1-1979 (Date)

President Drew W. Noble Secretary Ray R. Moritz

Statement for year ending December 31, 1967

	ASSETS	
1.	First Mortgage Loans	$ 4,887,809
2.	Loans on Shares	
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	90,000
7.	U. S. Government Obligations	137,950
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	182,374
11.	Accounts Receivable	
12.	Office Building(s)	215,210
13.	Leasehold Improvements	
14.	Furniture and Fixtures	28,184
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	$ 5,541,527

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	4,096,882
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	735,000
8.	Borrowed Money	
9.	Accounts Payable	1,836
10.	Loans in Process	19,940
11.	Advances by Borrowers for Taxes and Insurance	229,233
12.	Other Liabilities	6,003
13.	~~Permanent Stock~~, Reserve Stock ~~or Guarantee Stock~~	200,000
14.	Deferred Credits	26,663
15.	General Reserve	208,211
16.	Federal Insurance Reserve	
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	17,759
21.		
	Total Liabilities	$ 5,541,527

Number of members 1,983 Number of borrowers 646

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The WICHITA PERPETUAL BUILDING & LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, 3-7-1893 (Date) Charter expires 5-9-1991 (Date)

President Frank T. Priest Secretary Lewis Dannar

Statement for year ending December 31, 19 67

	ASSETS	
1.	First Mortgage Loans	$ 8,613,119
2.	Loans on Shares	86,633
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	76,500
7.	U. S. Government Obligations	531,563
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	308,172
11.	Accounts Receivable	
12.	Office Building(s)	155,140
13.	Leasehold Improvements	
14.	Furniture and Fixtures	
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	51,290
	Total Assets	$ 9,822,417

	LIABILITIES	
1.	Installment Shares	$
2.	Optional Shares	8,142,038
3.	Prepaid Shares	
4.	Full Paid Shares	
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	600,000
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	191,565
11.	Advances by Borrowers for Taxes and Insurance	44,994
12.	Other Liabilities	6,000
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	3,565
15.	General Reserve	150,430
16.	Federal Insurance Reserve	386,492
17.	Other Reserves	23,536
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	273,797
21.		
	Total Liabilities	$ 9,822,417

Number of members 2,013 Number of borrowers 914

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State of Kansas

Robert B. Docking, Governor

Savings and Loan Department

70th Annual Report

THE LIBRARY OF THE
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December 31, 1968

TO THE GOVERNOR OF KANSAS

THE SEVENTIETH ANNUAL REPORT

OF

KANSAS SAVINGS AND LOAN ASSOCIATIONS

At the Close of Business December 31, 1968

PUBLISHED BY THE

SAVINGS AND LOAN DEPARTMENT
State of Kansas
NEWT HARRELL, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: GEORGE W. GREENWOOD,
Chairman of the Board
Topeka Savings Assn.
Topeka, Kansas

Vice-Chairman: ROBERT N. ALLEN, *President*
Home Savings Assn.
Chanute, Kansas

Member: PAUL HILL, *President*
First Federal Savings & Loan Assn.
Pittsburg, Kansas

Member: RICHARD REYNOLDS, *President*
Russell Savings Assn.
Russell, Kansas

Member: PAUL WOLF, *President*
Southwestern Savings & Loan Assn.
Hugoton, Kansas

STAFF

CHARLES A. BAUER, *Chief Examiner*
IRWIN J. EPPERSON, *Examiner*
KARL T. SWANSON, *Examiner*
SAMMY K. LEE, *Examiner*

M. BLANCHE CHILD, *Secretary*

STATE OF KANSAS

NEWT HARRELL, *Commissioner*

Savings and Loan Department

Room 1152-W State Office Building
Telephone CEntral 5-0011—Extension 698
TOPEKA

October, 1969

The Honorable Robert B. Docking
Governor of Kansas
Topeka, Kansas 66612

Dear Governor Docking:

This is the Seventieth Annual Report of the 71 Savings and Loan Associations chartered by the State of Kansas.

This represents a new departure in reporting what the Kansas savings and loan industry has done this past year. We have arranged meaningful statistics for easy comparison in the vital areas of overall growth in assets, change in savings and mortgage amounts, and in the numbers of savings accounts and borrowers represented by the number of loans in force. Such comparison has been presented in the combined financial statement of all state chartered associations as well as in the miscellaneous statistical section.

It is our sincere desire to present a true picture of the industry in a useful form for easy analysis by any interested citizen.

The figures indicate the general soundness of the financial structure of the associations, and the contribution they are making to the promotion of thrift and home ownership, and to the general economy in Kansas.

During the course of the year we have had one association enter voluntary dissolution and surrender its charter repaying each of its contributing investors in full. Another association is in the process of voluntary dissolution; its investors will be repaid in full. In both instances two very small associations determined their investors would be better served by transferring their funds to a larger nearby financial institution in view of the increase in overhead costs for small institutions.

Much legislation affecting the savings and loan industry has been enacted at the national level the past year. Through the support and guidance of your administration we are proud to report Kansas has been a leader in the enactment of state legislation providing new powers and aids to home ownership and lending by our state associations, as contained in the National Housing and Urban Development Act of 1968.

Kansas was one of the first states to enact an effective Truth in Lending Act that we hope will permit Kansas to control this vital phase of finance for the protection of all Kansans. We are presently preparing regulations and procedures to enable this department to fulfill its requirement for examination, supervision, and enforcement in this area.

I wish to acknowledge the complete cooperation of the industry, the substantial assistance of our Savings and Loan Board and the efforts of a loyal staff in the administration of this department.

It is a pleasure to serve you and the people of Kansas as Savings and Loan Commissioner.

Respectfully submitted,

Newt Harrell

Commissioner

Governor Robert Docking

NEWT HARRELL, *Commissioner*

M. BLANCHE CHILD, *Secretary*

CHARLES A. BAUER, *Chief Examiner*

Report of condition and operations for all state-chartered savings and loan associations in Kansas for the calendar year 1968, and as of December 31, 1968.

FINANCIAL STATEMENT

Assets	*1967*	*1968*
Real Estate Loans	$637,042,403	$679,068,755
Other Loans	5,043,938	5,912,346
Real Estate Owned	4,795,297	3,653,479
Government Obligations	47,578,700	54,639,203
Other Securities	3,065,835	3,066,114
Cash	21,695,530	17,737,743
Office Premises and Equipment	8,550,739	8,714,980
Other Assets	729,182	779,677
FSLIC Prepayment Premiums	6,550,866	7,633,430
Total	$735,052,490	$781,205,727

Capital and Liabilities	*1967*	*1968*
Savings Accounts	$642,714,218	$683,822,282
Borrowed Money	22,257,659	23,726,895
Loans in Process	11,175,840	9,282,005
Other Liabilities	7,769,175	10,440,928
Equity Stock	3,772,400	4,110,550
Reserves and Surplus	47,363,198	49,823,067
Total	$735,052,490	$781,205,727
Total Savings Accounts	238,295	253,322
Total Borrowers	71,110	72,993

EXPENSE AND INCOME DISTRIBUTION, DECEMBER 31, 1968

Income	
Interest Income	$43,123,382
Other Income	2,841,986
Total Income	$45,965,368
Expense	
Operating Expense	$8,585,513
Other Expense	1,409,469
Total Expense	$9,994,982
Net Income Before Federal Income Tax	$35,970,386
Distribution of Net Income	
Dividends	$31,401,437
Federal Income Tax	521,986
Transfers to Reserves and Surplus	4,046,963
Net Income	$35,970,386

	1967	*1968*
Number of Associations Chartered by the State	71	71
Number of Associations whose accounts are insured	60	60
Total Assets of all Associations	$735,052,490	$781,205,727
Assets of Stock Companies (46)	511,264,616	555,179,004
Assets of Mutual Companies (25)	223,787,874	226,026,723
Equity Stock	3,772,400	4,110,550
Number of Associations having branch offices	21	21
Number of branch offices	37	37
Savings Accounts December 31	$642,446,460	$683,822,282
Gross Income	41,788,424	45,965,368
Net Worth as of December 31	50,761,969	53,933,617
Dividends Paid for Year	28,444,819	31,401,437

ASSOCIATIONS BY TOWN AND TYPE

Equity Stock Associations

Association, Name and Location	Chartered	Charter Expires
Belleville		
Belleville Building & Loan Association President, Fred Swoyer	7- 2-1923	6- 8-1973
Beloit		
North Kansas Savings Association President, G. C. Bassford	10-29-1929	10-29-1979
Colby		
Colby Savings & Loan Association President, Jesse J. Evans	7-16-1923	7-16-1973
Concordia		
Central Savings Association President, Russell J. Reeves	8-23-1889	8-23-1989
Council Grove		
Morris County Savings & Loan Association President, David Warner Harris	10-16-1919	10-16-2019
Ellis		
Golden Belt Savings & Loan Association President, Philip W. Nicholson	1-26-1920	1-26-1970
Emporia		
Columbia Building & Loan Association President, Joe J. Morris	4-19-1927	4-19-1977
Emporia		
Mutual Building & Loan Association * President, H. L. Kendig	3- 7-1907	3- 7-2007
Garden City		
Security Savings & Loan Association President, W. W. Wells	4- 9-1956	4- 9-2006
Girard		
Home Savings & Loan Association President, W. H. Seifert	4- 4-1884	4- 4-1984
Goodland		
Goodland Savings & Loan Association President, Doris E. Soden	9-14-1924	9-14-1974

* Accounts not insured by The Federal Savings and Loan Insurance Corporation.

Association, Name and Location	Chartered	Charter Expires
Great Bend Prudential Building & Loan Association President, Clyde O. Burnside, Jr.	5- 9-1909	5- 9-2009
Hays Hays Savings Association President, Cecil Calvert	10- 4-1919	10- 4-2019
Hiawatha Hiawatha Savings & Loan Association President, Robert S. Moser	11- 1-1921	11- 1-1971
Hugoton Southwestern Savings & Loan Association President, Paul A. Wolf	3- 5-1965	3- 5-2012
Iola Security Savings & Loan Association President, Stanley E. Toland	4-10-1924	4-10-1974
Junction City Citizens Savings & Loan Association President, R. J. Fegan	12- 8-1908	12- 8-2008
Kansas City Anchor Savings Association President, Harry T. West	9- 8-1924	1-17-2000
Kansas City General Savings Association President, David B. Ricker	10-21-1921	10-21-1971
Larned Larned Savings & Loan Association President, Vonley R. Bucklin	7-23-1921	7-20-1971
Liberal Liberal Savings & Loan Association President, James A. Blakemore, Jr.	11-30-1960	11-30-2010
McPherson Pioneer Savings & Loan Association President, John K. Bremyer	9-29-1919	9-29-2019

Association, Name and Location	Chartered	Charter Expires
Marysville		
Peoples Savings & Loan Association	10-5- 1921	10-5- 1971
President, Dr. J. A. Beveridge		
Medicine Lodge		
Barber County Building & Loan Association	11-28-1919	11-28-2019
President, C. C. Benefiel		
Norton		
Norton Savings & Loan Association	5-20-1922	5-20-1972
President, R. D. Bower		
Oberlin		
Reserve Building & Loan Association	6- 9-1922	6- 9-1972
President, Boyd Bainter		
Ottawa		
Ottawa Savings & Loan Association	2- 9-1899	2- 9-1988
President, F. R. Bennett		
Overland Park		
Overland Park Savings & Loan Association	5-20-1925	5-20-1976
President, Harold B. Osborne		
Parsons		
Peoples Building & Loan Association	11- 2-1923	11- 2-1973
President, James E. Scaletty		
Plainville		
Rooks County Savings Association	12- 1-1952	12- 1-2002
President, R. A. Mosher		
Prairie Village		
Colonial Savings & Loan Association	3-30-1961	3-30-2011
President, James D. Hotchkiss		
Pratt		
Western Savings Association	1-14-1950	1-14-2000
President, Robert G. Lake		
Russell		
Russell Savings Association	4-10-1924	4-10-1974
President, Richard H. Reynolds		
Shawnee		
Commerce Savings & Loan Association	2-26-1919	2-16-2019
President, Edwin G. Alexander		

ASSOCIATIONS BY TOWN AND TYPE—*Continued*

EQUITY STOCK ASSOCIATIONS—*Concluded*

Association, Name and Location	Chartered	Charter Expires
Shawnee Mission Kansas Savings & Loan Association * ..... President, P. W. Yarborough	9-28-1908	9-28-2008
Topeka American Savings Association of Topeka ..... President, Wylie R. Wisely	12-27-1923	12-27-1973
Topeka Postal Savings & Loan Association ..... President, George M. Hersh	8-17-1925	8-17-1975
Topeka State Savings & Loan Association * ..... President, Matt Scherer	3-10-1923	3-10-1973
Topeka Topeka Savings Association ..... President, George W. Greenwood III	2- 4-1923	2- 4-1973
Wellington Sumner County Building & Loan Association ..... President, Frank T. Barlow	3- 4-1901	3- 4-2001
Wichita Air Capitol Savings Association ..... President, Leon H. Mahoney	2-18-1956	2-17-2006
Wichita American Savings Association of Wichita ..... President, David M. Christian	7-19-1935	7-19-1985
Wichita Home Savings Association * ..... President, Leo J. Johnson	8-18-1921	8-18-1971
Wichita Reserve Savings & Loan Association * ..... President, G. R. Monroe	3-15-1926	1-20-1976
Wichita United Savings & Loan Association * ..... President, Ray R. Moritz	5- 1-1929	5- 1-1979

* Accounts not insured by The Federal Savings and Loan Insurance Corporation.

ASSOCIATIONS BY TOWN AND TYPE

Mutual Associations

Association, Name and Location	Chartered	Charter Expires
Anthony		
Anthony Building & Loan Association *	4- 9-1909	4- 9-2009
President, C. E. Hoopes		
Atchison		
Home Loan & Savings Association	3-30-1896	3-30-1996
President, Gerold W. Foley		
Chanute		
Home Savings Association	3-31-1886	3-31-1986
President, Robert N. Allen		
Cottonwood Falls		
Citizens Building & Loan Association *	4-13-1895	4-13-1995
President, James Bell, Jr.		
Dodge City		
Ford County Building & Loan Association *	3- 9-1909	3- 9-2009
President, D. P. Young		
Erie		
Erie Savings & Loan Association	3- 5-1884	3- 5-2002
President, Cleo I. Dalton		
Fort Scott		
Liberty Savings & Loan Association	6-19-1919	6-19-2019
President, F. E. Myers		
Fredonia		
Home Building & Loan Association *	11- 4-1904	11- 4-2004
President, Rex M. Bunch		
Garnett		
Garnett Savings & Loan Association	3- 20-1914	3-20-1994
President, S. R. Cramer		
Kansas City		
Argentine Savings & Loan Association	10- 6-1906	10- 6-2006
President, W. W. Mack		
Kansas City		
Fidelity Building & Loan Association	10-15-1901	10-15-2001
President, Don A. Ellis		

* Accounts not insured by The Federal Savings and Loan Insurance Corporation.

ASSOCIATIONS BY TOWN AND TYPE—*Continued*

MUTUAL ASSOCIATIONS—*Continued*

Association, Name and Location	Chartered	Charter Expires
Kansas City		
Gibraltar Saving & Loan Association President, I. W. Larson	8-16-1895	8-16-1995
Kingman		
Kingman Savings & Loan Association President, Marvin W. Wallace	6- 3-1909	6- 3-2009
Kinsley		
Investors Savings & Loan Association President, M. E. Austin	4- 1-1921	4-11-2001
Lawrence		
Lawrence Savings Association President, H. C. Brinkman	12-19-1908	12-19-2008
Leavenworth		
Citizens' Mutual Building & Loan Association President, G. W. Hoins	3-14-1884	3- 4-1984
Leavenworth		
Leavenworth Mutual Savings & Loan Association President, John H. Miller	4- 6-1888	4- 6-1987
Lyons		
Lyons Savings & Loan Association President, Rubert G. Martin	3-12-1913	5-12-2013
Manhattan		
Home Building & Loan Association President, Maurice L. Hill	8-18-1906	8-23-1981
Neodesha		
Neodesha Building & Loan Association President, J. L. Elkins	2- 4-1887	2- 4-1986
Newton		
Railroad Building, Loan & Savings Association President, J. C. McNaghten	5- 1-1896	5- 1-1976
Salina		
Homestead Building & Loan Association President, Allen R. Dodge	11-12-1889	11- 3-1989

ASSOCIATIONS BY TOWN AND TYPE—*Concluded*

MUTUAL ASSOCIATIONS—*Concluded*

Association, Name and Location	Chartered	Charter Expires
Salina		
Security Savings & Loan Association	1- 6-1899	1- 6-1999
President, Wm. F. Grosser, Jr.		
Sterling		
Peoples Savings & Loan Association	3-11-1921	3-11-1971
President, R. C. Wyatt		
Wichita		
Wichita Perpetual Building & Loan Association	3- 7-1893	5- 9-1991
President, Frank T. Priest		

Associations by Asset Size, December 31, 1968

Name	Assets		Mortgage Loans
	1967	1968	1967
Anchor Savings Kansas City	86,711,763	93,682,550	77,616,679
Railroad Building, Loan and Savings Newton	50,324,863	51,504,031	40,980,632
American Savings Wichita	36,393,980	36,244,247	31,821,737
American Savings Topeka	28,965,109	30,925,642	26,189,655
Topeka Savings Topeka	29,965,970	30,652,720	25,909,951
Commerce Savings and Loan Shawnee	25,433,443	28,097,981	21,799,150
Leavenworth Mutual Savings and Loan Leavenworth	20,658,711	22,044,063	18,001,058
Ottawa Savings and Loan Ottawa	17,709,080	19,331,230	15,846,504
Goodland Savings and Loan Goodland	19,010,239	19,108,969	16,850,462
Prudential Savings Great Bend	17,017,300	18,676,903	15,236,613
Hays Savings Association Hays	16,213,945	17,025,542	13,793,987
Air Capitol Savings Wichita	14,834,082	16,031,440	13,271,416
Postal Savings and Loan Topeka	15,263,631	15,582,456	13,074,277
Peoples Building and Loan Parsons	15,247,409	15,433,348	13,490,891
Colonial Savings and Loan Prairie Village	13,595,752	14,551,730	11,890,715
Homestead Building and Loan Salina	14,599,209	14,517,915	12,008,323
Columbia Building and Loan Emporia	13,062,101	14,302,728	11,678,206
Gibraltar Savings and Loan Kansas City	13,238,664	14,176,557	11,723,877
Citizens Mutual Building and Loan Leavenworth	12,798,552	14,023,280	11,267,923
Pioneer Savings and Loan McPherson	12,316,863	12,713,641	10,536,746
North Kan. Savings Association Beloit	9,671,541	11,164,867	8,629,570
General Savings Kansas City	6,954,110	10,990,025	5,972,315
Security Savings and Loan Garden City	10,360,545	10,735,577	8,251,381
Home Savings Chanute	9,715,134	10,683,846	7,706,548
Liberty Savings and Loan Fort Scott	9,967,272	10,604,055	8,857,896

Mortgage Loans	Savings		Members		Borrowers	
1968	1967	1968	1967	1968	1967	1968
83,178,758	76,762,124	81,466,806	31,356	31,826	6,171	5,438
43,708,381	45,227,589	46,124,352	15,811	15,489	7,492	7,601
31,030,304	30,246,912	31,666,874	12,879	12,419	2,748	2,673
27,832,518	24,467,902	26,092,029	8,701	9,026	1,708	1,791
26,893,529	25,258,322	26,457,930	8,342	8,571	1,893	1,955
24,884,948	21,472,453	23,282,492	7,042	9,532	2,179	2,322
18,924,083	18,120,017	19,333,044	7,580	8,000	2,474	2,473
17,253,459	15,735,505	17,153,703	3,656	3,761	1,871	1,882
17,222,049	16,908,366	16,950,125	5,323	5,382	1,798	1,837
16,704,353	14,584,342	16,437,012	4,553	4,939	1,433	1,529
14,869,327	13,899,524	14,236,983	4,999	4,289	1,676	1,708
14,353,387	11,979,274	13,399,366	7,515	7,691	1,182	1,219
13,023,324	12,378,516	12,552,562	5,355	5,528	1,663	1,663
13,797,952	13,245,615	13,799,119	4,156	4,400	2,232	2,195
12,713,317	11,421,864	13,036,786	5,690	5,747	833	935
12,313,322	13,211,637	13,067,310	3,211	4,470	904	1,220
12,705,449	11,990,981	13,101,674	3,970	4,359	1,515	1,564
12,338,688	11,474,021	12,235,103	3,311	3,282	1,441	1,418
12,390,006	10,860,795	11,747,385	4,055	4,298	1,741	1,799
10,978,150	11,119,026	11,550,460	4,650	4,685	1,294	1,342
9,635,362	8,788,244	10,090,207	2,587	2,934	771	840
9,837,598	6,136,933	9,321,740	2,648	3,449	839	978
9,126,573	9,420,753	9,866,286	2,314	2,601	869	937
8,467,084	9,030,364	9,925,983	3,253	3,329	1,180	1,151
9,140,156	8,895,179	9,468,957	4,367	4,010	1,116	1,112

Associations by Asset Size, December 31, 1968

Name	Assets		Mortgage Loans
	1967	1968	1967
Wichita Perpetual Building and Loan Wichita	9,882,417	10,065,016	8,613,119
Peoples Savings and Loan Sterling	9,336,850	9,894,086	8,258,113
Security Savings and Loan Salina	9,376,343	9,479,463	7,676,447
Argentine Savings and Loan Kansas City	8,714,816	9,459,226	7,506,490
Overland Park Savings and Loan Overland Park	8,895,485	9,347,927	7,622,639
Barber County Building and Loan Medicine Lodge	8,916,907	8,983,968	7,865,463
Home Savings and Loan Manhattan	8,107,794	8,761,066	6,619,990
Western Savings Pratt	8,615,702	8,677,761	7,535,969
Citizens Savings and Loan Junction City	8,761,617	8,643,883	7,537,164
Peoples Savings and Loan Marysville	8,197,155	8,616,440	7,193,583
Lyons Savings and Loan Lyons	7,448,727	7,992,363	6,645,569
Fidelity Building and Loan Kansas City	7,115,389	7,398,235	6,491,219
Liberal Savings and Loan Liberal	6,475,980	7,207,718	5,552,667
Lawrence Savings Lawrence	6,016,518	7,036,628	5,502,750
Kingman Savings and Loan Kingman	6,258,167	6,648,303	5,120,869
Central Savings Concordia	6,533,444	6,375,263	5,045,082
United Savings and Loan Wichita	5,541,527	6,064,348	4,887,809
Golden Belt Savings and Loan Ellis	5,047,499	5,307,460	4,411,691
Home Loan and Savings Atchison	4,440,930	5,101,076	3,834,674
Morris County Savings and Loan Council Grove	4,228,317	4,839,689	3,662,712
Security Savings and Loan Iola	4,642,070	4,758,484	3,842,534
Hiawatha Savings and Loan Hiawatha	4,204,792	4,520,801	3,566,156
Garnett Savings and Loan Garnett	4,141,786	4,446,717	3,470,306
Southwestern Savings and Loan Hugoton	3,677,977	4,308,078	3,249,891
Mutual Building and Loan Emporia	4,014,894	4,273,010	3,598,119

Mortgage Loans	Savings		Members		Borrowers	
1968	1967	1968	1967	1968	1967	1968
8,771,986	8,142,038	8,088,506	2,013	1,931	914	895
8,768,493	8,145,410	8,443,503	3,082	3,060	869	914
8,030,604	8,379,602	8,474,951	3,211	3,242	904	924
8,159,722	7,492,476	8,178,649	2,389	2,477	1,197	1,191
8,194,418	7,970,876	8,502,729	3,562	3,792	652	675
7,947,368	7,792,240	7,686,786	3,706	3,647	1,182	1,167
7,543,871	7,407,182	7,867,081	1,852	1,903	632	653
7,505,962	7,177,531	7,115,841	3,741	3,588	641	618
7,077,483	8,105,788	8,071,918	4,316	4,350	838	823
7,717,547	7,311,234	7,726,282	2,746	2,981	777	817
7,117,443	6,640,276	7,343,843	2,422	2,556	859	880
6,724,518	6,013,833	6,322,079	1,620	1,650	784	774
6,174,534	5,899,082	6,442,837	1,712	1,910	517	527
6,365,274	5,113,616	5,938,199	1,714	2,024	603	694
5,442,150	5,703,898	6,111,652	3,605	3,772	493	490
4,798,977	6,123,384	5,965,456	2,815	2,775	615	578
5,314,986	4,096,882	4,324,987	1,983	1,963	646	655
4,658,750	4,488,159	4,840,489	1,357	1,394	698	704
4,370,663	4,082,950	4,482,430	1,702	1,910	530	586
4,128,297	3,811,173	4,305,765	1,624	1,698	458	468
3,968,796	4,308,950	4,301,511	2,007	2,067	494	637
3,649,693	3,832,665	4,122,353	1,099	1,066	490	486
3,479,170	3,721,267	4,023,650	1,965	2,032	432	442
3,828,515	3,191,618	3,931,588	1,207	1,439	321	370
3,783,236	3,419,624	3,715,270	1,278	1,332	604	617

Associations by Asset Size, December 31, 1968

Name	Assets		Mortgage Loans
	1967	1968	1967
Belleville Building and Loan Belleville	3,861,646	4,238,696	3,424,269
Reserve Building and Loan Oberlin	3,904,441	4,101,849	3,068,802
Norton Savings and Loan Norton	3,651,319	4,025,807	3,035,725
Investors Savings and Loan Kinsley	3,502,568	3,872,291	3,082,482
Colby Savings and Loan Colby	3,647,916	3,811,853	3,216,040
Kansas Savings and Loan Roeland Park	747,775	3,608,506	680,891
Rooks County Savings Plainville	3,204,068	3,304,329	2,732,434
Reserve Savings and Loan Wichita	2,765,495	3,257,722	2,522,393
Russell Savings Russell	3,136,116	3,221,631	2,600,356
Larned Savings and Loan Larned	2,919,985	2,898,143	2,527,979
Home Savings and Loan Girard	2,715,750	2,674,831	2,188,294
Erie Savings and Loan Erie	2,589,616	2,640,977	2,217,210
Neodesha Building and Loan Neodesha	2,255,828	2,392,880	1,920,335
Ford County Building and Loan Dodge City	2,344,117	2,337,303	2,095,942
Home Savings Wichita	1,886,540	2,125,446	1,707,836
Sumner County Building and Loan Wellington	594,512	667,505	490,863
Home Building and Loan Fredonia	458,141	475,840	443,463
Citizens Building and Loan Cottonwood Falls	301,121	301,941	296,281
Anthony Building and Loan Anthony	254,341	234,577	231,008
State Savings and Loan Topeka	2,990	1,245	2,385
Union Building and Loan Manhattan	1,745,834	.....	980,744

Mortgage Loans	Savings		Members		Borrowers	
1968	1967	1968	1967	1968	1967	1968
3,758,280	3,622,509	3,831,022	1,562	1,630	403	444
3,310,877	3,674,935	3,819,477	1,471	1,321	386	426
3,316,521	3,396,919	3,760,005	1,160	1,310	365	372
3,403,028	3,153,636	3,480,062	1,086	1,065	584	590
3,276,660	3,196,043	3,373,269	1,035	1,060	402	393
2,522,461	544,494	2,894,965	359	961	111	308
2,971,549	2,918,237	2,991,418	1,239	1,286	352	351
2,985,091	2,466,498	3,041,600	948	1,133	266	300
2,573,261	2,833,981	2,904,457	1,158	1,172	289	273
2,594,877	2,433,552	2,398,346	825	736	430	438
2,195,940	2,567,705	2,509,202	940	989	434	380
2,295,758	2,383,356	2,450,437	1,138	1,040	364	369
2,141,756	2,017,757	2,102,868	791	1,004	354	364
2,106,681	2,068,866	2,022,320	697	694	269	286
1,901,335	1,305,518	1,543,259	2,719	2,921	153	170
590,867	474,227	507,444	134	131	117	109
462,123	401,502	399,566	117	121	91	91
290,444	259,438	258,711	67	66	108	111
207,226	224,913	204,681	119	105	52	50
1,000	1,913	368	6	1	1	1
.....	1,492,617	.....	863	.....	271	.....

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TOPEKA, KANSAS
1969

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71st Annual Report
Savings and Loan Department

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STATE OF KANSAS

Robert B. Docking, *Governor*

TO THE GOVERNOR OF KANSAS

THE SEVENTY-FIRST ANNUAL REPORT

OF

KANSAS SAVINGS AND LOAN ASSOCIATIONS

At the Close of Business
December 31, 1969

Published by the
SAVINGS AND LOAN DEPARTMENT
State of Kansas
NEWT HARRELL, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: Robert N. Allen, *President*
Home Savings Assn.
Chanute, Kansas

Vice-chairman: Paul Hill, *President*
First Federal Savings & Loan Assn.
Pittsburg, Kansas

Member: Paul Wolf, *President*
Southwestern Savings & Loan Assn.
Hugoton, Kansas

Member: Richard Reynolds, *President*
Russell Savings Assn.
Russell, Kansas

Member: Wm. F. Grosser, Jr., *President*
Security Savings & Loan Assn.
Salina, Kansas

STAFF

Charles A. Bauer, *Deputy Commissioner*

Karl T. Swanson, *Examiner*
Irwin J. Epperson, *Examiner*
Sammy K. Lee, *Examiner*

M. Blanche Child, Office Manager
Anita L. Mohler, Clerk-Steno

State of Kansas

ROBERT B. DOCKING Governor
NEWT HARRELL Commissioner

Savings and Loan Department
TOPEKA, KANSAS 66612

March 25, 1970

The Honorable Robert B. Docking
Governor of Kansas
Topeka, Kansas 66612

Dear Governor Docking:

This is the Seventy-First Annual Report of the 70 Savings and Loan Associations chartered by the State of Kansas.

We have recorded a growth of approximately 60 million dollars in assets from over 781 million to nearly 841 million dollars. Twelve associations of the 70 suffered a loss of just over 2 million in assets; therefore, the other 58 associations gained a total of almost 62 millions. Our Kansas state chartered associations have pumped almost 56 millions of desperately needed additional dollars in mortgage loans for Kansas housing,increasing that total from 679 millions to almost 735 millions of dollars at year's end. Kansans have increased their savings in our associations by 34 millions of dollars, roughly, from 684 millions to 718 millions of dollars. These figures indicate the soundness of the financial structure of the Kansas chartered savings associations and the contribution they are making to the promotion of thrift and home ownership: Their part in the economic progress of Kansas.

Our examinations since July 1, 1969, have shown a complete attitude of compliance with the Truth in Lending legislation revealing no major violations in the field.

We have a graphic addition to our statistical section this year showing growth of the Industry for the past decade. A chart indicating total income and distribution shows the high percentage of return of earnings to savers by the Industry. The same chart also shows a transfer of almost ten percent of gross income to reserves and surplus, thus insuring the stability and soundness of the Industry by providing for unforeseen periods of low income.

Your leadership and the support of your administration, have made Kansas a leader among states enacting legislation, effectively promoting home ownership and thrift. This legislation authorizes broader powers to Kansas savings and loan associations in mobile and modular home lending, as well as improvement and equipment lending; which are effective tools in the continuing effort to provide substantial housing for all Kansans.

It has been my continuing pleasure to serve you and the people of Kansas in my second year as Savings and Loan Commissioner.

Respectively submitted,

Newt Harrell

Newt Harrell
Commissioner

Governor Robert Docking

NEWT HARRELL, *Commissioner*

CHARLES A. BAUER,
Deputy
Commissioner

IRWIN J. EPPERSON, *Examiner*

SAMMY K. LEE, *Examiner*

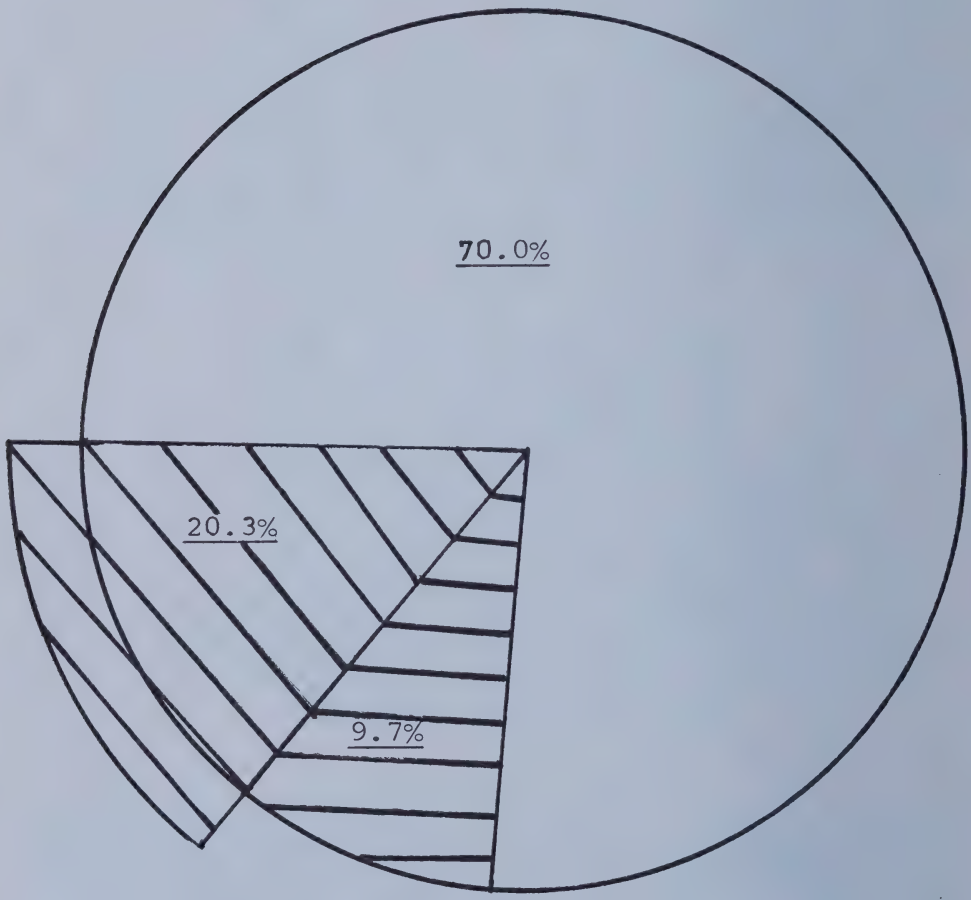
KARL T. SWANSON, *Examiner*

M. BLANCHE CHILD, *Office Manager*

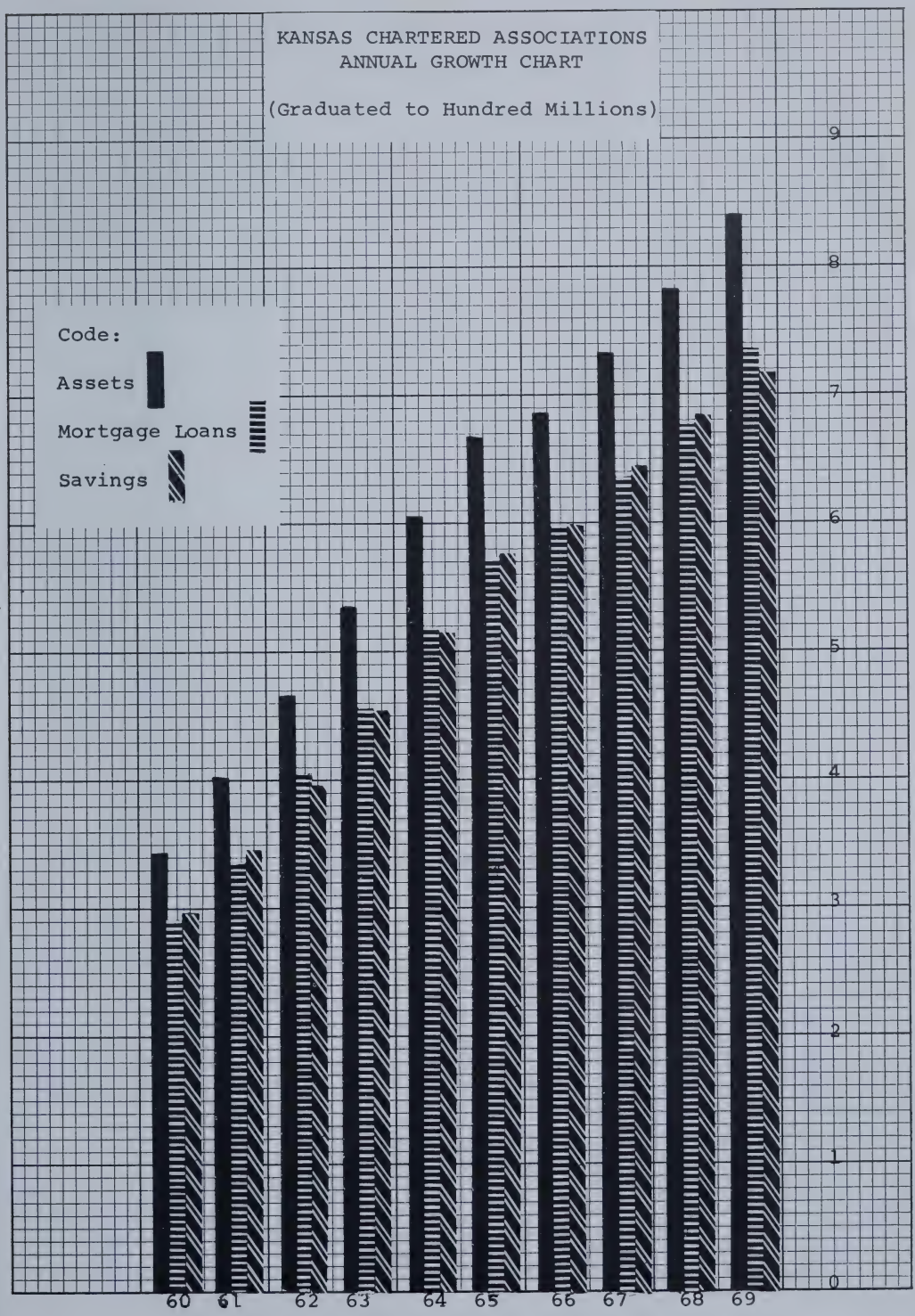
ANITA L. MOHLER, *Clerk-Steno*

DISTRIBUTION OF 1969 EARNINGS

(Amounts in Thousands of Dollars)



Interest & Dividends	$29,491	70.0%
Reserves & Surplus	4,095	9.7%
Expense & Taxes	8,805	20.3%
Gross Earnings	$42,391	100.0%


KANSAS CHARTERED ASSOCIATIONS
ANNUAL GROWTH CHART
(Graduated to Hundred Millions)
Code:
Assets
Mortgage Loans
Savings
9
8
7
6
5
4
3
2
1
0
60
61
62
63
64
65
66
67
68
69

Report of condition and operations for all state-chartered savings and loan associations in Kansas by calendar year as of December 31 of each year.

(In Thousands of Dollars)

FINANCIAL STATEMENT

Assets	*1969*	*1968*	*1967*
Real Estate Loans	$734,970	$679,069	$637,042
Other Loans	6,876	5,912	5,044
Real Estate Owned	3,177	3,653	4,795
Government Obligations	55,645	54,639	47,579
Other Securities	7,417	3,066	3,066
Cash	12,854	17,738	21,696
Office Premises and Equipment	9,587	8,715	8,551
Other Assets	2,293	780	729
FSLIC Prepayment Premiums	7,840	7,633	6,551
Total	$840,659	$781,206	$735,052

Capital and Liabilities	*1969*	*1968*	*1967*
Savings Accounts	$717,819	$683,822	$642,714
Borrowed Money	42,010	23,727	22,258
Loans in Process	12,013	9,282	11,176
Other Liabilities	6,789	10,441	7,769
Equity Stock	4,426	4,111	3,772
Reserves and Surplus	57,602	49,823	47,363
Total	$840,659	$781,206	$735,052
Total Savings Accounts	264,396	253,322	238,295
Total Borrowers	76,399	72,993	71,110

EXPENSE AND INCOME DISTRIBUTION, DECEMBER 31, 1969

Income	*1969*	*1968*
Interest Income	$39,628	$43,123
Other Income	2,764	2,842
Total Income	$42,392	$45,965
Expense		
Operating Expense	$7,873	$8,585
Other Expense	1,790	1,409
Total Expense	$9,663	$9,995
Net Income Before Federal Income Tax	$32,729	$35,970
Distribution of Net Income		
Earnings Distributed on Savings	$27,940	$31,401
Federal Income Tax	694	522
Transfers to Reserves and Surplus	4,095	4,047
Net Income	$32,729	$35,970

	1969	*1968*	*1967*
Number of Associations Chartered by the State	70	71	71
Number of Associations having branch offices	22	21	21
Number of Branch Offices	41	37	37
Number of Associations whose accounts are insured	60	60	60
Assets of Stock Companies (45)	$589,922	$555,179	$511,265
Assets of Mutual Companies (25)	250,737	226,027	223,788
Total Assets of all Associations	840,659	781,206	735,052
Equity Stock	4,426	4,111	3,772
Savings Accounts December 31	$717,819	$683,822	$642,446
Gross Income	42,392	45,965	41,788
Net Worth as of December 31	62,028	53,934	50,762
Dividends Paid for Year	27,940	31,401	28,445

(Includes branches in operation as of April 17, 1970.)

INDEX OF KANSAS STATE CHARTERED ASSOCIATIONS

Abilene
Central Savings Association of Concordia
301 Broadway (913) 263-1332

Anthony
(R68) Anthony Building and Loan Association — C. E. Hoopes, President
119 N. Jennings Avenue 67003 — Adelaide B. Mahler, Secretary (MO)
(316) 842-5231 — Chartered—4-9-1909 (Mutual)

Atchison
(R45) Home Savings & Loan Association — Glenn M. Heider, President
110 N. 5th Street 66002 — Chartered—3-30-1896 (Mutual)
(913) 367-2011

Commerce Savings & Loan of Shawnee
601Commercial (913) 367-6416

Augusta
American Savings Association of Wichita
203 W. Seventh Street (316) 775-2283

Belleville
(R49) Belleville Building and Loan Association — Fred Swoyer, President
1830 M Street 66935 — Wayne Hoffman (MO)
(913) 527-2727 — Chartered—7-2-1923

Beloit
(R22) North Kansas Savings Association — Roger L. Chester, President
120 E. Main 67420 — Chartered—10-29-1929
(913) 738-3543
Branch: 265 "F" Street, Phillipsburg

Chanute
(R23) Home Savings Association — Robert N. Allen, President
Lincoln and Walnut 66720 — Chartered—3-31-1886 (Mutual)
(316) 431-1100

Colby
(R55) Colby Savings & Loan Association — Jesse J. Evans, President
490 N. Franklin Avenue 67701 — Chartered—7-16-1923
(913) 462-3357

Concordia
(R43) Central Savings Association — Russell J. Reeves, President
201 W. 6th Street 66901 — Chartered—8-23-1889
(913) 243-2355
Branch: 301 Broadway, Abilene

Cottonwood Falls

(R67) Citizens Building & Loan Association — James Bell, Jr., President
66845 (316) 273-6611 — Chartered—4-13-1895 (Mutual)

Council Grove

(R44) Morris County Savings & Loan Assn. — David Warner Harris, President
116 W. Main Street 66846 — John C. Higginbotham, Secretary (MO)
(316) 767-6115 — Chartered—10-16-1919
Branch: 530 W. 6th Street, Junction City

Derby

Home Savings Association of Wichita
119 S. Baltimore (316) SU-81554

Dodge City

(R65) Ford County Building & Loan Association — D. P. Young, President
307 W. Spruce Street 67801 — Chartered—3-9-1909 (Mutual)
(316) 225-4181

Ellis

(R46) Golden Belt Savings & Loan Association — Philip W. Nicholson, President
1015 Washington Street 67637 — Lawrence Reed, Secretary-Treasurer (MO)
(913) 726-4423 — Chartered—1-26-1920

Ellsworth

Lyons Savings & Loan Association of Lyons
125 N. Douglas (316) GR 2-3842

Emporia

(R15) Columbia Building & Loan Association — Joe J. Morris, President
427 Commercial 66801 — Chartered—4-19-1927
(316) 342-1832

Mutual Building & Loan Association — H. L. Kendig, President
602 Commercial Street 66801 — James M. Roth (MO)
(316) 342-0125 — Chartered—3-7-1907

Erie

(R61) Erie Savings & Loan Association — Cleo I. Dalton, President
201 S. Main 66733 — Chartered—3-5-1884 (Mutual)
(316) 244-3274

Fort Scott

(R26) Liberty Savings and Loan Association — F. E. Myers, President
10 S. Main 66701 — Chartered—6-19-1919 (Mutual)
(316) 223-0300

Fredonia

(R66) Home Building & Loan Association
612½ Madison Street 66736
(316) 378-2351
Rex M. Bunch, President
Clyde E. Myers, Executive Vice-president (MO)
Chartered—11-4-1904 (Mutual)

Garden City

(R24) Security Savings and Loan Association
117 E. Laurel
(316) 276-6971
W. W. Wells, President
A. E. Rudd, Secretary (MO)
Chartered—4-9-1956

Garnett

(R52) Garnett Savings & Loan Association
517 Oak Street 66032
(913) 448-5451
S. R. Cramer, President
Gwinn G. Shell, Manager (MO)
Chartered—3-20-1914 (Mutual)

Girard

(R62) Home Savings & Loan Association
103 N. Summit 66743
(316) 724-8710
W. H. Seifert, President
Chartered—4-4-1884

Goodland

(R10) Goodland Savings & Loan Association
1114 Main Street 67735
(913) 899-2393
Doris E. Soden, President
Chartered—9-14-1924

Great Bend

(R9) Prudential Savings Association
Broadway and Morton 67530
(316) 792-2471
Branches: 110 S. Main, Lindsborg
600 S. Santa Fe, Salina
Clyde O. Burnside, Jr.
Chartered—5-9-1909

Peoples Savings & Loan Association of Sterling
16th at Stone (316) 792-2196

Greensburg

Western Savings Association of Pratt
202 S. Main

Hays

(R12) Hays Savings Association
1011 Fort Street 67601
(913) 625-3413
Cecil Calvert, President
Frank A. Lowman, Executive Vice-president (MO)
Chartered—10-4-1919

Hiawatha

(R51) Hiawatha Savings & Loan Association
201 S. 6th Street 66434
(913) 742-2153
Robert S. Moser, President
Chartered—11-1-1921

American Savings Association of Topeka
129 W. Fourth Street (913) 364-3188

Hugoton

(R47) Southwestern Savings & Loan Association — Paul A. Wolf, President
613 S. Main 67951 — William C. Bond, Secretary (MO)
(316) 544-2570 — Chartered—3-5-1965
Branch: 123 W. Central, Ulysses

Iola

(R48) Security Savings & Loan Association — Stanley E. Toland, President
103 E. Madison Avenue 66749 — Darrell D. Buss, Secretary (MO)
(316) 365-2432 — Chartered—4-10-1924

Junction City

(R31) Citizens Savings Association — Darrell D. Saville, President
510 N. Jefferson Street 66441 — Chartered—12-8-1908
(913) 238-3177

Morris County Savings and Loan of Council Grove
530 W. Sixth Street (913) 238-1147

Kansas City

(R1) Anchor Savings Association — Harry T. West, President
731 Minnesota Avenue 66101 — Chartered—9-8-1924
(913) 371-3712
Branches: 421 S. Hickory, Ottawa
900 Ohio, Lawrence
3740 W. 95th Street, Leawood
8200 State Avenue, Kansas City
5601 Johnson Drive, Mission
9531 Metcalf Avenue, Overland Park
115 S. Kansas, Olathe

(R30) Argentine Savings and Loan Association — W. W. Mack, President
3004 Strong Avenue 66106 — Charles H. Steffens, Secretary (MO)
(913) 831-2004 — Chartered—10-6-1906 (Mutual)

(R39) Fidelity Savings & Loan Association — Don A. Ellis, President
607 Minnesota Avenue 66101 — Chartered—10-15-1901 (Mutual)
(913) 371-1232

(R20) General Savings Association — David B. Ricker, President
901 N. Seventh 66101 — Chartered—10-21-1921
(913) 371-7454
Branch: 2816 W. 47th Street

(R19) Gibraltar Savings & Loan Association — Ivar W. Larson, President
909 N. Seventh Street 66101 — Chartered—8-16-1895 (Mutual)
(913) 621-5353
Branch: 6000 Leavenworth Road

Kingman

(R41) Kingman Savings & Loan Association
401 N. Main 67068
(316) 532-3451

Marvin W. Wallace, President
Darrel Berry, Executive Vice-president and Secretary (MO)
Chartered—6-3-1909 (Mutual)

Kinsley

(R54) Investors Savings & Loan Association
112 E. 6th 67547
(316) 659-3332

M. E. Austin, President
Chartered—4-1-1921 (Mutual)

Larned

(R60) Larned Savings & Loan
114 W. 6th 67550
(316) 285-3241

Vonley R. Bucklin, President
Chartered—7-23-1921

Lawrence

(R40) Lawrence Savings Association
800 Massachusetts 66044
(913) 843-0460

H. C. Brinkman, President
M. D. Vaughn, Executive Vice-president and Secretary (MO)
Chartered—12-19-1908 (Mutual)

Anchor Savings Association of Kansas City
900 Ohio Street (913) VI 2-1000

Leavenworth

(R18) Citizens' Mutual Building & Loan Assn.
312 S. Fife Street 66048
(913) 682-3232

G. W. Hoins, President
Charles W. Timmons, Executive Vice-president (MO)
Chartered—3-14-1884 (Mutual)

(R7) Leavenworth Mutual Savings and Loan Assn.
100 S. 4th Street 66048
(913) 682-3491
Branches: 403 E. 4th Street, Tonganoxie
3400 S. 4th Street Trafficway, Leavenworth

John H. Miller, President
Donald E. Biggs, Executive Vice-president (MO)
Chartered—4-6-1888 (Mutual)

Leawood

Anchor Savings Association of Kansas City
3720 W. 95th Street (316) NI 8-4200

Lenexa

Commerce Savings & Loan Association of Shawnee
13001 W. 95th Street (913) 888-5282

Liberal

(R38) Liberal Savings & Loan Association
824 N. Kansas
(316) 624-7204

James A. Blakemore, Jr., President
Chartered—11-30-1960

Lindsborg
Prudential Savings Association of Great Bend
110 S. Main (913) 227-5631

Lyons

(R37) Lyons Savings & Loan Association
200 E. Avenue, South 67554
(316) 257-2316
Branch: 125 N. Douglas, Ellsworth

Rubert G. Martin, President
Donald D. Turner, Executive Vice-president (MO)
Chartered—3-12-1913 (Mutual)

Manhattan

(R34) Home Savings & Loan Association
107 N. Fourth Street 66502
(913) 776-9712

Robert N. Haines, President
Chartered—8-18-1906 (Mutual)

Peoples Savings & Loan Association of Marysville
Westloop Shopping Center

Marysville

(R28) Peoples Savings & Loan Association
822 Broadway 66508
(913) 562-2388
Branches: 102 S. Washington, Sabetha
Westloop Shopping Center, Manhattan

Dr. J. A. Beveridge, President
Bill D. Strange, Executive Vice-president (MO)
Chartered—10-5-1921

McPherson

(R21) Pioneer Savings & Loan Association
120 W. Kansas 67460
(316) 241-1220

Scott C. Adams, President
Chartered—9-29-1919

Medicine Lodge

(R36) Barber County Savings & Loan Association
120 E. Kansas 67104
(316) 886-5619

C. C. Benefiel, President
Jack Greenwood, Secretary-Treasurer (MO)
Chartered—1-28-1919

Neodesha

(R63) Neodesha Building & Loan Association
421 Main Street 66757
(316) 325-2915

F. H. McCarter, President
Chartered—2-4-1887 (Mutual)

Newton

(R2) Railroad Building, Loan & Savings Assn.
129 E. Broadway 67114

J. C. McNaghten, President
Joseph A. Murphree, Executive Vice-president and Secretary-Treasurer (MO)
Chartered—5-1-1896 (Mutual)

Norton

(R50) Norton Savings & Loan Association
202 E. Washington Street 67654
(913) 927-2122
R. D. Bower, President
Marvin S. Steinert, Secretary-Treasurer (MO)
Chartered—5-20-1922

Oberlin

(R56) Reserve Building & Loan Association
108 S. Pennsylvania 67749
(913) 475-3011
Boyd Bainter, President
Chartered—6-9-1922

Olathe

Anchor Savings Association of Kansas City
115 S. Kansas Avenue (913) ST 2-0730

Franklin Savings Association of Ottawa
104 E. Park (913) 764-2355

Osage City

American Savings Association of Topeka
505 Market Street (913) 528-2500

Ottawa

(R8) Franklin Savings Association
109 E. Second 66067
(913) 242-2804
Branch: 104 E. Park, Olathe
F. R. Bennett, President
William W. Wallace, Executive Vice-president (MO)
Chartered—2-9-1899

Anchor Savings Association of Kansas City
421 S. Hickory (913) CH 2-1400

Overland Park

(R33) Overland Park Savings & Loan Association
9400 Antioch 66212
(913) 642-3030
Harold B. Osborne, President
Chartered—5-20-1925

Anchor Savings Association of Kansas City
9531 Metcalf Street (913) NI 2-3292

Commerce Savings & Loan Association of Shawnee
9533 Nall (913) 649-9050

Parsons

(R11) Peoples Savings & Loan Association
1817 Main Street 67357
(316) 421-4600
James E. Scaletty, President
Chartered—11-2-1923

Phillipsburg

North Kansas Savings Association of Beloit
265 F Street (913) 543-5229

Plainville

(R58) Rooks County Savings Association
First and Jefferson 67663
(913) 434-2045

R. A. Mosher, President
Max M. Wilson, Secretary-Treasurer (MO)
Chartered—12-1-1952

Prairie Village

(R14) Colonial Savings & Loan Association
4000 Somerset Drive 66208
(913) 648-6500
Branches: 3948 W. 69th Street Terrace, Prairie Village
2701 Johnson Drive, Shawnee Mission

James D. Hotchkiss, President
Chartered—3-30-1961

Pratt

(R35) Western Savings Association
201 S. Main 67124
(316) 672-6411
Branch: 202 S. Main, Greensburg

Robert G. Lake, President
Chartered—1-14-1950

Russell

(R59) Russell Savings Association
7th and Main Streets 67665
(913) 483-3333

Richard H. Reynolds, President and Secretary
Chartered—4-10-1924

Sabetha

Peoples Savings & Loan Association of Marysville
102 S. Washington

Salina

(R17) Homestead Savings & Loan Association
104 E. Iron Avenue 67401
(913) 827-7257

Allen R. Dodge, President
Chartered—11-12-1889 (Mutual)

(R32) Security Savings & Loan Association
333 S. Santa Fe Avenue 67401
(913) 825-4441

William F. Grosser, Jr., President
Chartered—1-6-1899 (Mutual)

Prudential Savings Association of Great Bend
600 S. Santa Fe (913) TA 5-0264

Shawnee

(R6) Commerce Savings & Loan Association
5931 Nieman Road 66203
(913) 631-6600
Branches: 601 Commercial, Atchison
9533 Nall, Overland Park
13001 W. 95th Street, Lenexa
202 S. Main, Troy

Edwin G. Alexander, President
Sam E. Callahan, Jr., Executive Vice-president (MO)
Chartered—2-26-1919

Shawnee Mission

(R27) Kansas Savings and Loan Association
5115 Roe Boulevard 66205
(913) 362-1400
P. W. Yarborough, President
Chartered—9-28-1908

Colonial Savings and Loan Association of Prairie Village
2701 Johnson Drive (Fairway)
(913) RA 2-5632

Anchor Savings Association of Kansas City
5601 Johnson Drive (913) HE 2-1255

Sterling

(R25) Peoples Savings & Loan Association
211 S. Broadway 67579
(316) 278-3254
Branch: Sixteenth at Stone, Great Bend
R. C. Wyatt, President-Secretary
Chartered—3-11-1921 (Mutual)

Tonganoxie

Leavenworth Mutual Savings and Loan Association of Leavenworth
403 E. 4th Street (913) VI 5-2556

Topeka

(R4) American Savings Association
1035 Topeka Avenue 66612
(913) 357-1271
Branches: 400 Croix Street, Topeka
505 Market Street, Osage City
129 W. Fourth Street, Holton
Wylie R. Wisely, President
Chartered—12-27-1923

(R16) Postal Savings & Loan Association
108 W. Eighth Street 66603
(913) 354-7736
Branches: 2011 Gage Boulevard
3000 North Central
George M. Hersh, President
Chartered—8-17-1925

(R69) State Savings & Loan Association
420 W. 33rd 66611
(913) 266-4220
James P. Buchele, President
Chartered—3-10-1923

(R5) Topeka Savings Association
634 Kansas Avenue
(913) 232-0402
Branch: 4001 Huntoon
George W. Greenwood, III, President
Chartered—2-4-1923

Troy

Commerce Savings & Loan Association of Shawnee
202 S. Main (913) 985-2242

Ulysses

Southwestern Savings & Loan Association of Hugoton
123 W. Central (316) 356-3030

Wichita

(R13) Air Capitol Savings Association
1032 S. Oliver 67201
(316) 683-5677
Branches: 3101-03 S. Seneca
8901 E. Central
Leon H. Mahoney, President
Chartered—2-18-1956

(R3) American Savings Association
201 N. Main Street 67202
(316) 365-7261
Branches: 4601 E. Douglas Avenue
203 W. Seventh Street, Augusta
1993 W. 21st
David M. Christian, President
Chartered—7-19-1935

(R64) Home Savings Association
8041 E. Kellogg 67207
(316) 683-6562
Branch: 119 S. Baltimore, Derby
Leo J. Johnson, President
L. R. Chambers, Executive Vice-president (MO)
Chartered—8-18-1921

(R57) Reserve Savings & Loan Association
425 N. Broadway 67201
(316) 265-5669
G. R. Monroe, President
Chartered—3-15-1926

(R42) United Savings & Loan Association
135 N. Main 67202
(316) 262-5484
Ray R. Moritz, President
Chartered—5-1-1929

(R29) Wichita Perpetual Building & Loan Assn.
120 S. Main 67202
(316) 363-7277
Frank T. Priest, President
Gladwyn B. Hollinger, Executive Vice-president and Secretary (MO)
Chartered—3-7-1893 (Mutual)

(R) Indicates rank by assets.

Associations by Asset Size, December 31, 1969

Name	Assets			Mortgage Loans	
	1967	1968	1969	1967	1968
Anchor Savings Kansas City	86,711	93,682	96,985	77,616	83,178
Railroad Building, Loan and Savings Newton	50,324	51,504	56,515	40,980,	,43,708
American Savings Wichita	36,393	36,244	38,675	31,821	31,030
American Savings Topeka	28,965	30,925	34,305	26,189	27,832
Topeka Savings Topeka	29,965	30,652	32,680	25,909	26,893
Commerce Savings and Loan Shawnee	25,433	28,097	30,795	21,799	24,884
Leavenworth Mutual Savings and Loan Leavenworth	20,658	22,044	24,080	18,001	18,924
Franklin Savings Ottawa	17,709	19,331	20,961	15,846	17,253
Prudential Savings Great Bend	17,017	18,676	19,940	15,236	16,704
Goodland Savings and Loan Goodland	19,010	19,108	19,548	16,850	17,222
Peoples Savings and Loan Parsons	15,247	15,433	18,144	13,490	13,797
Hays Savings Hays	16,213	17,025	18,051	13,793	14,869
Air Capitol Savings Wichita	14,834	16,031	16,369	13,271	14,353
Colonial Savings and Loan Prairie Village	13,595	14,551	16,156	11,890	12,713
Columbia Building and Loan Emporia	13,062	14,302	16,151	11,678	12,705
Postal Savings and Loan Topeka	15,263	15,582	16,146	13,074	13,023
Homestead Savings and Loan Salina	14,599	14,517	14,986	12,008	12,313
Citizens Mutual Building and Loan Leavenworth	12,798	14,023	14,788	11,267	12,390
Gibralter Savings and Loan Kansas City	13,238	14,176	14,684	11,723	12,338
General Savings Kansas City	6,954	10,990	13,466	5,972	9,837
Pioneer Savings and Loan McPherson	12,316	12,713	13,309	10,536	10,978
North Kansas Savings Association Beloit	9,671	11,164	12,453	8,629	9,635
Home Savings Chanute	9,715	10,683	12,175	7,706	8,467
Security Savings and Loan Garden City	10,360	10,735	10,929	8,251	9,126
Peoples Savings and Loan Sterling	9,336	9,894	10,614	8,258	8,768

Mortgage Loans	Savings			Members			Borrowers		
1969	1967	1968	1969	1967	1968	1969	1967	1968	1969
88,257	76,762	81,466	83,482	31,356	31,826	32,196	6,171	5,438	6,565
48,449	45,227	46,124	49,858	15,811	15,489	15,691	7,492	7,601	7,764
33,207	30,246	31,666	33,401	12,879	12,419	14,327	2,748	2,673	2,911
30,922	24,467	26,092	27,900	8,701	9,026	9,407	1,708	1,791	1,865
28,287	25,258	26,457	26,689	8,342	8,571	8,415	1,893	1,955	2,017
27,357	21,472	23,282	24,130	7,042	9,532	10,291	2,179	2,322	2,497
20,936	18,120	19,333	20,691	7,580	8,000	8,700	2,474	2,473	2,457
18,927	15,735	17,153	17,865	3,656	3,761	4,835	1,871	1,882	2,011
17,603	14,584	16,437	17,796	4,553	4,939	5,305	1,433	1,529	1,598
17,485	16,908	16,950	17,359	5,323	5,382	5,048	1,798	1,837	1,900
16,029	13,245	13,799	14,951	4,156	4,400	4,468	2,232	2,195	2,120
15,429	13,899	14,236	15,610	4,999	4,289	4,531	1,676	1,708	1,738
14,481	11,979	13,399	13,576	7,515	7,691	8,050	1,182	1,219	1,207
14,318	11,421	13,036	13,014	5,690	5,747	5,962	833	935	1,028
14,501	11,990	13,101	13,688	3,970	4,359	4,495	1,515	1,564	1,654
13,268	12,378	12,552	13,024	5,355	5,528	5,637	1,663	1,663	1,644
12,665	13,211	13,067	13,477	3,211	4,470	4,122	904	1,220	1,241
12,723	10,860	11,747	12,609	4,055	4,298	4,580	1,741	1,799	1,802
12,872	11,474	12,235	12,344	3,311	3,282	3,314	1,441	1,418	1,378
11,981	6,136	9,321	10,338	2,648	3,449	3,990	839	978	998
11,528	11,119	11,550	11,965	4,650	4,685	4,811	1,294	1,342	1,393
11,190	8,788	10,090	11,138	2,587	2,934	3,356	771	840	977
10,125	9,030	9,925	11,169	3,253	3,329	3,456	1,180	1,151	1,199
9,219	9,420	9,866	10,042	2,314	2,601	2,631	869	937	950
9,439	8,145	8,443	8,915	3,082	3,060	3,114	869	914	998

Associations by Asset Size, December 31, 1969

Name	Assets			Mortgage Loans	
	1967	1968	1969	1967	1968
Liberty Savings and Loan Fort Scott	9,967	10,604	10,400	8,857	9,140
Kansas Savings and Loan Roeland Park	747	3,608	10,044	680	2,522
Peoples Savings and Loan Marysville	8,197	8,616	9,868	7,193	7,717
Wichita Perpetual Building and Loan Wichita	9,882	10,065	9,871	8,613	8,771
Argentine Savings and Loan Kansas City	8,714	9,459	9,768	7,506	8,159
Citizens Savings Association Junction City	8,761	8,643	9,750	7,537	7,077
Security Savings and Loan Salina	9,376	9,479	9,696	7,676	8,030
Overland Park Savings and Loan Overland Park	8,895	9,347	9,681	7,622	8,194
Home Savings and Loan Manhattan	8,107	8,761	9,267	6,619	7,543
Western Savings Pratt	8,615	8,677	8,920	7,535	7,505
Barber County Savings and Loan Medicine Lodge	8,916	8,983	8,800	7,865	7,957
Lyons Savings and Loan Lyons	7,448	7,992	8,544	6,645	7,117
Liberal Savings and Loan Liberal	6,475	7,207	8,141	5,552	6,174
Fidelity Savings and Loan Kansas City	7,115	7,398	7,902	6,491	6,724
Lawrence Savings Lawrence	6,016	7,036	7,617	5,502	6,365
Kingman Savings and Loan Kingman	6,258	6,648	6,857	5,120	5,442
United Savings and Loan Wichita	5,541	6,064	6,848	4,887	5,314
Central Savings Concordia	6,533	6,375	5,880	5,045	4,798
Morris County Savings and Loan Council Grove	4,228	4,839	5,876	3,662	4,128
Home Savings and Loan Atchison	4,440	5,101	5,708	3,834	4,370
Golden Belt Savings and Loan Ellis	5,047	5,307	5,649	4,411	4,658
Southwestern Savings and Loan Hugoton	3,677	4,308	5,234	3,249	3,828
Security Savings and Loan Iola	4,642	4,758	5,085	3,842	3,968
Belleville Building and Loan Belleville	3,861	4,238	4,923	3,424	3,758
Norton Savings and Loan Norton	3,651	4,025	4,508	3,035	3,316

Mortgage Loans	Savings			Members			Borrowers		
1969	1967	1968	1969	1967	1968	1969	1967	1968	1969
8,581	8,895	9,468	9,261	4,367	4,010	4,248	1,116	1,112	1,195
8,361	544	2,894	7,804	359	961	2,015	111	308	620
8,901	7,311	7,726	8,217	2,746	2,981	3,042	777	817	848
8,511	8,142	8,088	8,225	2,013	1,931	2,016	914	895	845
8,367	7,492	8,178	8,445	2,389	2,477	2,554	1,197	1,191	1,177
8,627	8,105	8,071	7,905	4,316	4,350	3,661	838	823	745
8,103	8,379	8,474	8,628	3,211	3,242	3,266	904	924	931
8,418	7,970	8,502	8,413	3,562	3,792	4,060	652	675	657
8,092	7,407	7,867	8,214	1,852	1,903	1,942	632	653	647
7,178	7,177	7,115	7,191	3,741	3,588	3,716	641	618	607
7,924	7,792	7,686	7,637	3,706	3,647	3,706	1,182	1,167	1,132
7,634	6,640	7,343	7,689	2,422	2,556	2,762	859	880	910
6,943	5,899	6,442	7,044	1,712	1,910	2,056	517	527	588
7,244	6,013	6,322	6,563	1,620	1,650	1,725	784	774	751
6,887	5,113	5,938	6,314	1,714	2,024	2,364	603	694	764
5,553	5,703	6,111	6,283	3,605	3,772	3,853	493	490	639
5,722	4,096	4,324	4,600	1,983	1,963	2,090	646	655	679
4,820	6,123	5,965	5,458	2,815	2,775	2,741	615	578	587
5,123	3,811	4,305	4,778	1,624	1,698	1,800	458	468	510
4,978	4,082	4,482	5,040	1,702	1,910	2,086	530	586	641
4,857	4,488	4,840	5,130	1,357	1,394	1,447	698	704	713
4,642	3,191	3,931	4,607	1,207	1,439	1,644	321	370	428
4,384	4,308	4,301	4,614	2,007	2,067	2,090	494	637	643
4,321	3,622	3,831	4,414	1,562	1,630	1,742	403	444	485
3,688	3,396	3,760	4,016	1,160	1,310	1,695	365	372	489

Associations by Asset Size, December 31, 1969

Name	Assets			Mortgage Loans	
	1967	1928	1969	1967	1968
Hiawatha Savings and Loan Hiawatha	4,204	4,520	4,495	3,566	3,649
Garnett Savings and Loan Garnett	4,141	4,446	4,420	3,470	3,479
Mutual Building and Loan Emporia	4,014	4,273	4,365	3,598	3,783
Investors Savings and Loan Kinsley	3,502	3,872	4,105	3,082	3,403
Colby Savings and Loan Colby	3,647	3,811	4,081	3,216	3,276
Reserve Building and Loan Oberlin	3,904	4,101	4,040	3,068	3,310
Reserve Savings and Loan Wichita	2,765	3,257	3,944	2,522	2,985
Rooks County Savings Plainville	3,204	3,304	3,605	2,732	2,971
Russell Savings Russell	3,136	3,221	3,067	2,600	2,573
Larned Savings and Loan Larned	2,919	2,898	2,995	2,527	2,594
Erie Savings and Loan Erie	2,589	2,640	2,901	2,217	2,295
Home Savings and Loan Girard	2,715	2,674	2,668	2,188	2,195
Neodesha Building and Loan Neodesha	2,255	2,392	2,554	1,920	2,141
Home Savings Wichita	1,886	2,125	2,332	1,707	1,901
Ford County Building and Loan Dodge City	2,344	2,337	2,204	2,095	2,106
Home Building and Loan Fredonia	458	475	508	443	462
Citizens Building and Loan Cottonwood Falls	301	301	326	296	290
Anthony Building and Loan Anthony	254	234	231	231	207
State Savings and Loan Topeka	2	1	43	2	1

(Figures expressed in thousands of dollars.)

Mortgage Loans	Savings			Members			Borrowers		
1969	1967	1968	1969	1967	1968	1969	1967	1968	1969
3,727	3,832	4,122	4,071	1,099	1,066	1,082	490	486	497
3,597	3,721	4,023	3,969	1,965	2,032	2,063	432	442	416
3,911	3,419	3,715	3,846	1,278	1,332	1,346	604	617	609
3,676	3,153	3,480	3,638	1,086	1,065	1,350	584	590	598
3,567	3,196	3,373	3,515	1,035	1,060	1,099	402	393	392
3,169	3,674	3,819	3,698	1,471	1,321	1,315	386	426	420
3,613	2,466	3,041	3,571	948	1,133	1,235	266	300	329
3,081	2,918	2,991	3,252	1,239	1,286	1,462	352	351	355
2,558	2,833	2,904	2,730	1,158	1,172	1,169	289	273	273
2,652	2,433	2,398	2,467	825	736	746	430	438	321
2,527	2,383	2,450	2,402	1,138	1,040	1,059	364	369	383
2,055	2,567	2,509	2,489	940	989	1,012	434	380	380
2,326	2,017	2,102	2,113	791	1,004	900	354	364	366
2,127	1,305	1,543	1,659	2,719	2,921	2,472	153	170	400
1,932	2,068	2,022	1,940	697	694	736	269	286	266
497	401	399	415	117	121	119	91	91	95
325	259	258	277	67	66	74	108	111	110
178	224	204	202	119	105	98	52	50	45
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72nd Annual Report
Savings and Loan Department

STATE OF KANSAS

Robert B. Docking, *Governor*

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TO THE GOVERNOR OF KANSAS

THE SEVENTY-SECOND ANNUAL REPORT

OF

KANSAS SAVINGS AND LOAN ASSOCIATIONS

At the Close of Business
December 31, 1970

Published by the
SAVINGS AND LOAN DEPARTMENT
State of Kansas
OLIVER J. ESTES, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: PAUL A. WOLF, *President*
Southwestern Savings & Loan Assn.
Hugoton, Kansas

Vice-chairman: PAUL HILL, *President*
First Federal Savings & Loan Assn.
Pittsburg, Kansas

Member: RICHARD H. REYNOLDS, *President*
Russell Savings Association
Russell, Kansas

Member: WILLIAM F. GROSSER, JR., *President*
Security Savings & Loan Assn.
Salina, Kansas

Member: HARRY T. WEST, *President*
Anchor Savings Association
Kansas City, Kansas

STAFF

KARL T. SWANSON, *Examiner*
IRWIN J. EPPERSON, *Examiner*
SAMMY K. LEE, *Examiner*

M. BLANCHE CHILD, Secretary
(Office Manager)
CAROL ROBINSON, Clerk-Steno

State of Kansas

ROBERT B. DOCKING Governor
OLIVER J. ESTES Commissioner

Savings and Loan Department
TOPEKA, KANSAS 66612

April 12, 1971

The Honorable Robert B. Docking
Governor, State of Kansas
Topeka, Kansas

Dear Governor Docking:

This is the Seventy-Second Annual Report of the Savings and Loan Associations chartered by the State of Kansas. You will note that this report covers 67 associations, as compared to 70 reported as of December 31, 1969. One association was liquidated by sale of assets and two were successfully merged with other associations. These charter cancellations were voluntary and do not reflect adversely on the condition of the savings and loan industry or the manner in which the industry is conducted in this State.

Our associations recorded a growth of nearly 87 million dollars in assets during the year and reached a total of over 927 million dollars. Asset growth of 10.33% compares favorably with the 10.04% for all insured Kansas associations (including Federals) reported by the Federal Home Loan Bank of Topeka. The growth in assets was achieved by a 61 million dollar growth in savings accounts, a 13 million dollar increase in borrowed money, and retained earnings of more than 4 million dollars after distributing 39 million dollars in earnings to the savings depositors.

Of significance to the economy of the State was the fact that these associations increased their total investment in mortgage loans by approximately 75 million dollars. Liquid assets were increased more than 9 million dollars to place the industry in an excellent position for meeting the demand for mortgage loans in 1971.

During the successful year of 1970 this Department was under the direction of Commissioner Newt Harrell. Mr. Harrell resigned effective January 14, 1971, and you appointed me as Acting Commissioner January 15, 1971. My appointment as Commissioner was approved by the Senate on April 8, 1971. Deputy Commissioner Charles A. Bauer resigned March 15, 1971, to accept a position in the industry, and we have not yet filled the vacancy thus created.

It brings me pleasure and satisfaction to serve you and the people of Kansas as Savings and Loan Commissioner. It is my conviction that our associations are managed by conscientious and capable individuals who require a minimum of supervision, and I believe that the Department should not unnecessarily interfere in the decisions of management. Your continued confidence and support will be appreciated.

Respectfully submitted,

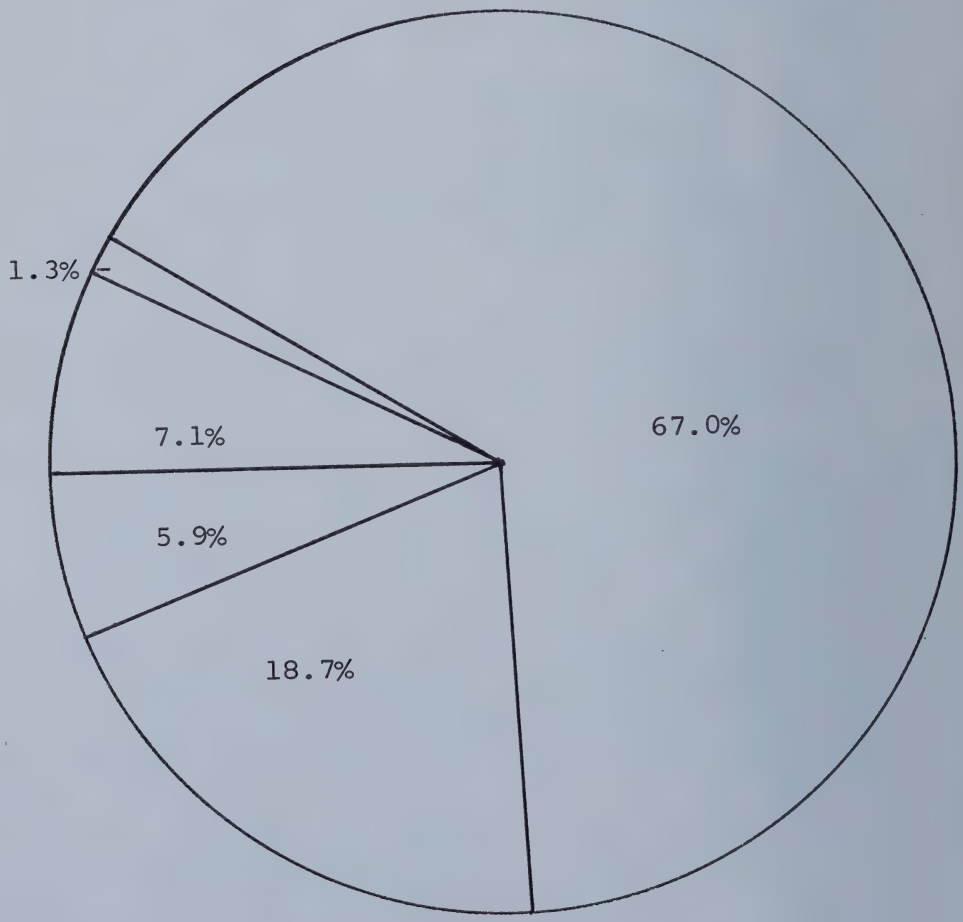
Oliver J. Estes

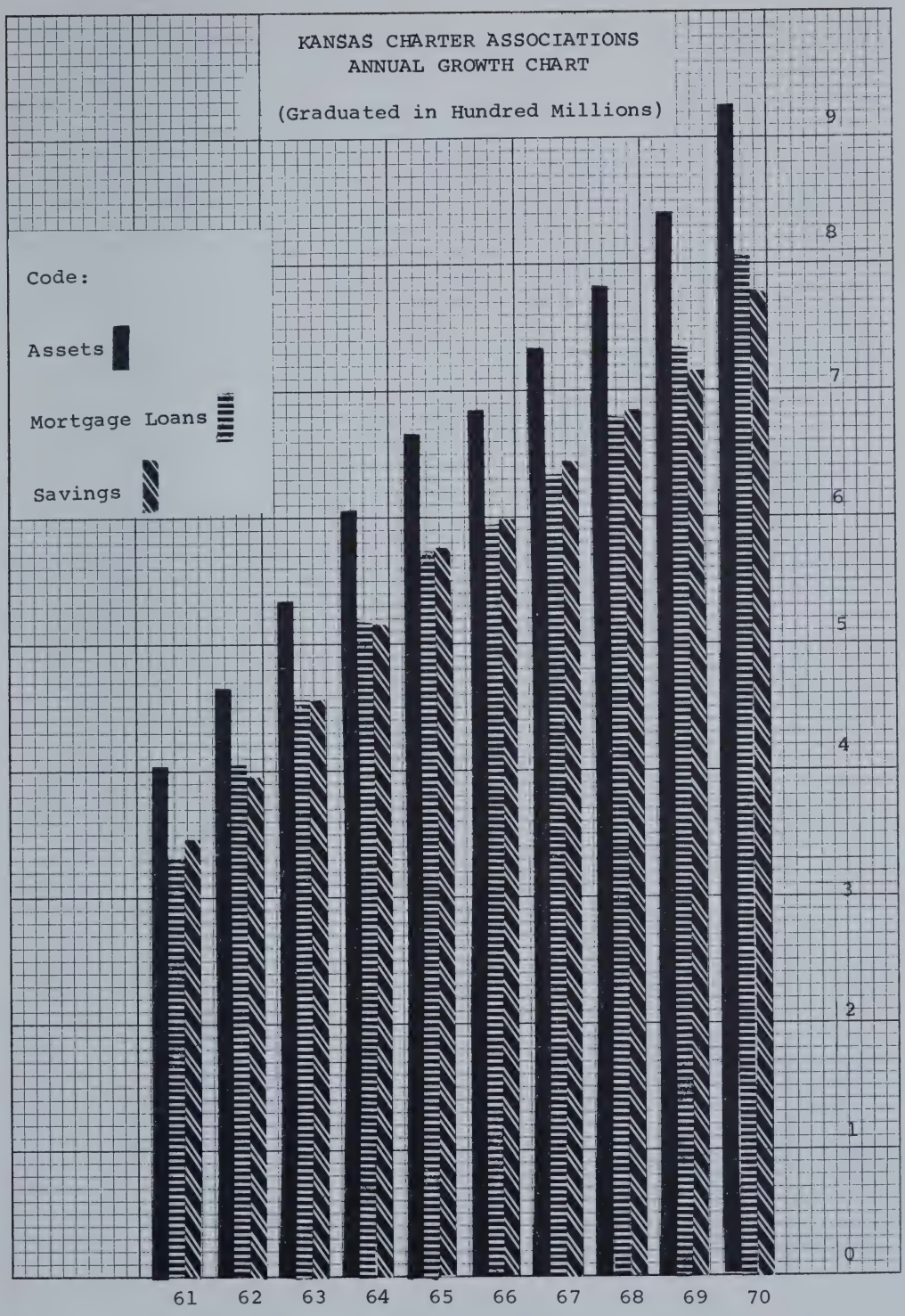
Oliver J. (Jack) Estes
Commissioner

DISTRIBUTION OF 1970 EARNINGS

(Amounts in Thousands of Dollars)

		%
Dividends	$39,408	67.0
Federal Income Tax	771	1.3
Reserves & Surplus	4,145	7.1
Interest on Borrowed Money	3,474	5.9
Operating & Other Expenses	11,006	18.7
Gross Earnings	$58,804	100.0%




KANSAS CHARTER ASSOCIATIONS
ANNUAL GROWTH CHART
(Graduated in Hundred Millions)
Code:
Assets
Mortgage Loans
Savings
9
8
7
6
5
4
3
2
1
0
61
62
63
64
65
66
67
68
69
70

Report of condition and operations for all state-chartered savings and loan associations in Kansas by calendar year as of December 31 of each year.

(In thousands of dollars)

FINANCIAL STATEMENT

Assets	*1970*	*1969*	*1968*
Real Estate Loans and Contracts	$809,891	$734,970	$679,069
Other Loans	7,414	6,876	5,912
Real Estate Owned	2,886	3,177	3,653
Government Obligations	58,901	55,645	54,639
Other Securities	5,488	7,417	3,066
Cash	20,727	12,854	17,738
Office Premises and Equipment	11,050	9,587	8,715
Other Assets	3,240	2,293	780
FSLIC Prepayment Premiums	7,909	7,840	7,633
Total	$927,506	$840,659	$781,206

Capital and Liabilities	*1970*	*1969*	*1968*
Savings Accounts	$778,522	$717,819	$683,822
Borrowed Money	55,470	42,010	23,727
Loans in Process	18,540	12,013	9,282
Other Liabilities	8,367	6,789	10,441
Equity Stock	4,344	4,426	4,111
Reserves and Surplus	62,263	57,602	49,823
Total	$927,506	$840,659	$781,206
Total Savings Accounts	274,139	264,396	253,322
Total Borrowers	78,316	76,399	72,993

EXPENSE AND INCOME DISTRIBUTION

Income	*1970*	*1969*	*1968*
Interest Income	$54,678	$39,628	$43,123
Other Income	4,126	2,764	2,842
Total Income	$58,804	$42,392	$45,965
Expense			
Operating Expense	$10,866	$7,873	$8,585
Other Expense	3,614	1,790	1,409
Total Expense	$14,480	$9,663	$9,995
Net Income Before Federal Income Tax	$44,324	$32,729	$35,970
Distribution of Net Income			
Earnings Distributed on Savings	$39,408	$27,940	$31,401
Federal Income Tax	771	694	522
Transfers to Reserve and Surplus	4,145	4,095	4,047
Net Income	$44,324	$32,729	$35,970

	1970	*1969*	*1968*
Number of Associations Chartered by the State	67	70	71
Number of Associations having branch offices	23	22	21
Number of Branch Offices	45	41	37
Number of Associations whose accounts are insured	59	60	60
Assets of Stock Companies (43)	$655,192	$589,922	$555,179
Assets of Mutual Companies (24)	272,314	250,737	226,027
Total Assets of all Associations	927,506	840,659	781,206
Equity Stock	4,344	4,426	4,111
Savings Accounts December 31	$778,522	$717,819	$683,822
Gross Income	58,804	42,392	45,965
Net Worth as of December 31	66,607	62,028	53,934
Dividends Paid for Year	39,408	27,940	31,401

(Includes Branches in Operation as of February 26, 1971.)

Three savings and loan charters were canceled during 1970:

Sumner County Building & Loan Association, Wellington, liquidated by sale of assets to First Federal Savings & Loan Association, Wellington.

Anthony Building & Loan Association, Anthony, merged with Kingman Savings & Loan Association, Kingman.

Home Savings Association, Wichita, merged with First Federal Savings and Loan Association of Wichita, Wichita, Kansas.

INDEX OF KANSAS STATE CHARTERED ASSOCIATIONS

Abilene

Central Savings Association of Concordia
301 Broadway (913) 263-1332

Anthony

Kingman Savings & Loan of Kingman
123½ N. Bluff (316) 842-5231

Atchison

(R47) Home Savings & Loan Association
110 N. 5th Street 66002
(913) 367-2011
Assets—$5,990,722

Glenn M. Heider, President
Chartered—3-30-1896 (Mutual)
Savings—$5,542,391

Commerce Savings & Loan of Shawnee
601 Commercial (913) 367-6416

Augusta

American Savings Association of Wichita
203 W. Seventh Street (316) 775-2283

Belleville

(R46) Belleville Building and Loan Association
1830 M Street 66935
(913) 527-2727
Assets—$6,082,823

Fred Swoyer, President
Wayne Hoffman (MO)
Chartered—7-2-1923
Savings—$5,044,468

Beloit

(R20) North Kansas Savings Association
120 E. Main 67420
(913) 738-2222
Branch: 265 "F" Street, Phillipsburg
Assets—$15,346,062

Roger L. Chester, President
Chartered—10-29-1929
Savings—$12,572,252

Chanute

(R24) Home Savings Association
Lincoln and Walnut 66720
(316) 431-1100
Assets—$14,069,679

Roy D. Myers, President
Chartered—3-31-1886 (Mutual)
Savings—$12,925,089

Colby

(R55) Colby Savings & Loan Association
490 N. Franklin Avenue 67701
(913) 462-3357
Assets—$4,496,540

Jesse J. Evans, President
Chartered—7-16-1923
Savings—$4,075,700

Concordia

(R49) Central Savings Association
201 W. 6th Street 66901
(913) 243-2355
Branch: 301 Broadway, Abilene
Assets—$5,419,436

Russell J. Reeves, President
Chartered—8-23-1889
Savings—$4,870,276

Cottonwood Falls

(R66) Citizens Building & Loan Association
66845 (316) 273-6611
Assets—$322,154

James Bell, Jr., President
R. L. Carrier, Secretary (MO)
Chartered—4-13-1895 (Mutual)
Savings—$270,219

Council Grove

(R43) Morris County Savings & Loan Assn.
116 W. Main Street 66846
(316) 767-6115
Branch: 530 W. 6th Street, Junction City
Assets—$6,782,046

Thomas F. Cosgrove, President
John C. Higginbotham, Secretary (MO)
Chartered—10-16-1919
Savings—$5,380,220

Dodge City

(R65) Ford County Building & Loan Association
307 W. Spruce Street 67801
(316) 225-4181
Assets—$2,311,485

Fredric R. Young, President
Chartered—3-9-1909 (Mutual)
Savings—$1,972,802

Ellis

(R48) Golden Belt Savings & Loan Association
1015 Washington Street 67637
(913) 726-4423
Assets—$5,944,987

Phillip W. Nicholson, President
Lawrence Reed, Secretary-Treasurer (MO)
Chartered—1-26-1920
Savings—$5,351,031

Ellsworth

Lyons Savings & Loan Association of Lyons
125 N. Douglas (316) GR 2-3842

Emporia

(R14) Columbia Savings Association
427 Commercial 66801
(316) 342-1832
Assets—$17,268,621

Joe J. Morris, President
Chartered—4-19-1927
Savings—$15,508,180

(R57) Mutual Building & Loan Association
602 Commercial Street 66801
(316) 342-0125
Assets—$4,228,657

H. L. Kendig, President
James M. Roth (MO)
Chartered—3-7-1907
Savings—$3,689,384

Erie

(R61) Erie Savings & Loan Association
201 S. Main 66733
(316) 244-3274
Assets—$2,959,904

Cleo I. Dalton, President
Chartered—3-5-1884 (Mutual)
Savings—$2,568,626

Fairway

Branch: Colonial Savings & Loan,
2701 Johnson Drive

Fort Scott

(R30) Liberty Savings and Loan Association
10 S. Main 66701
(316) 233-0300
Assets—$10,659,806

F. E. Myers, President
Chartered—6-19-1919 (Mutual)
Savings—$9,389,698

Fredonia

(R66) Home Building & Loan Association
612½ Madison Street 66736
(316) 378-2351
Assets—$481,767

Rex M. Bunch, President
Clyde E. Myers, Executive Vice-president (MO)
Chartered—11-4-1904 (Mutual)
Savings—$401,466

Garden City

(R27) Security Savings and Loan Association
117 E. Laurel
(316) 276-6971
Assets—$11,160,973

W. W. Wells, President
A. E. Rudd, Secretary (MO)
Chartered—4-9-1956
Savings—$10,223,921

Garnett

(R53) Garnett Savings & Loan Association
517 Oak Street 66032
(913) 488-5451
Assets—$4,656,806

S. R. Cramer, President
Darrell Berry, Executive Vice-president (MO)
Chartered—3-20-1914 (Mutual)
Savings—$3,890,324

Girard

(R62) Home Savings & Loan Association
103 N. Summit 66743
(316) 724-8710
Assets—$2,629,486

W. H. Seifert, President
Chartered—4-4-1884
Savings—$2,439,544

Goodland

(R12) Goodland Savings & Loan Association
1114 Main Street 67735
(913) 899-2393
Assets—$20,221,812

Doris E. Soden, President
Chartered—9-14-1924
Savings—$17,723,077

Great Bend

(R9) Prudential Savings Association
Broadway and Morton 67530
(316) 792-2471
Assets—$21,725,652
Branches: 110 S. Main, Lindsborg
600 S. Santa Fe, Salina

Clyde O. Burnside, Jr., President
Chartered—5-9-1909
Savings—$19,225,831

Peoples Savings & Loan Association
of Sterling
16th at Stone (316) 792-2196

Greensburg

Western Savings Association of Pratt
202 S. Main

Hays

(R11) Hays Savings Association
1011 Fort Street 67601
(913) 625-3413
Branch: 2814 Vine St., Hays
Assets—$20,325,051

Frank A. Lowman, President
Chartered—10-4-1919
Savings—$17,652,350

Hiawatha

(R52) Hiawatha Savings & Loan Association
201 S. 6th Street 66434
(913) 742-2153
Assets—$4,686,444

Robert S. Moser, President
Chartered—11-1-1921
Savings—$4,207,400

Holton

American Savings Association of Topeka
129 W. Fourth Street (913) 364-3188

Hugoton

(R45) Southwestern Savings & Loan Association
613 S. Main 67951
(316) 544-2570
Branches: 123 W. Central, Ulysses
601 Main St., Scott City
Assets—$6,116,637

Paul A. Wolf, President
William C. Bond, Secretary (MO)
Chartered—3-5-1965
Savings—$5,448,375

Iola

(R44) Security Savings & Loan Association
103 E. Madison Avenue 66749
(316) 365-2432
Assets—$6,272,000

Stanley E. Toland, President
Darrell D. Buss, Secretary (MO)
Chartered—4-10-1924
Savings—$5,081,150

Junction City

(R28) Citizens Savings Association
510 N. Jefferson Street 66441
(913) 238-3177
Assets—$11,062,559
Darrell D. Saville, President
Chartered—12-8-1908
Savings—$8,853,752

Morris County Savings and Loan of
Council Grove
530 W. Sixth Street (913) 238-1147

Kansas City

(R1) Anchor Savings Association
731 Minnesota Avenue 66101
(913) 371-3712
Assets—$105,838,135
Branches: 421 S. Hickory, Ottawa
900 Ohio, Lawrence
3740 W. 95th St., Leawood
8200 State Ave., Kansas City
5601 Johnson Drive, Mission
9531 Metcalf Ave., Overland Park
115 S. Kansas, Olathe
Harry T. West, President
Chartered—9-8-1924
Savings—$88,853,906

(R31) Argentine Savings and Loan Association
3004 Strong Avenue 66106
(913) 831-2004
Assets—$10,586,596
W. W. Mack, President
Charles H. Steffens, Secretary (MO)
Chartered—10-6-1906 (Mutual)
Savings—$9,055,631

(R40) Fidelity Savings & Loan Association
607 Minnesota Avenue 66101
(913) 371-1232
Assets—$8,499,096
Don A. Ellis, President
Chartered—10-15-1901
Savings—$6,974,567

General Savings Association of Mission
901 N. Seventh 66101
(913) 371-7454

(R21) Gibraltar Savings & Loan Association
909 N. Seventh Street 66101
(913) 621-5353
Branch: 6000 Leavenworth Road 66104
Assets—$15,162,239
James F. Roy, President
Chartered—8-16-1895 (Mutual)
Savings—$12,876,605

Kingman

(R41) Kingman Savings & Loan Association
401 N. Main 67068
(316) 532-3451
Branch: 123½ N. Bluff, Anthony
Assets—$7,588,599
Marvin W. Wallace, President
Jack H. Paul, Executive Vice-president
and Secretary (MO)
Savings—$6,809,345

Kinsley

(R54) Investors Savings & Loan Association
112 E. 6th 67547
(316) 659-3332
Assets—$4,551,218

M. E. Austin, President
Chartered—4-1-1921 (Mutual)
Savings—$4,132,805

Larned

(R59) Larned Savings & Loan Association
114 W. 6th 67550
(316) 285-3241
Assets—$3,254,675

Vonley R. Bucklin, President
Chartered—7-23-1921
Savings—$2,689,687

Lawrence

(R39) Lawrence Savings Association
800 Massachusetts 66044
(913) 843-0460
Assets—$8,846,671

H. C. Brinkman, President
M. D. Vaughn, Executive Vice-president and Secretary (MO)
Chartered—12-19-1908 (Mutual)
Savings—$6,956,796

Anchor Savings Association of Kansas City
900 Ohio Street (913) VI 2-1000

Leavenworth

(R19) Citizens' Mutual Building & Loan Assn.
312 S. Fifth Street 66048
(913) 682-3232
Assets—$15,851,699

G. W. Hoins, President
Charles W. Timmons, Executive Vice-president (MO)
Chartered—3-14-1884 (Mutual)
Savings—$13,648,775

(R7) Leavenworth Mutual Savings and Loan Assn.
100 S. 4th Street 66048
(913) 682-3491
Branches: 403 E. 4th St., Tonganoxie
3400 S 4th Street Trafficway, Leavenworth
Assets—$25,937,548

John H. Miller, President
Donald E. Biggs, Executive Vice-president (MO)
Chartered—4-6-1888 (Mutual)
Savings—$22,446,987

Leawood

Anchor Savings Association of Kansas City
3740 W. 95th Street (316) NI 8-4200

Lenexa

Commerce Savings & Loan Association of Shawnee
13001 W. 95th Street (913) 888-5282

Liberal

(R38) Liberal Savings & Loan Association
824 N. Kansas
(316) 624-7204
Assets—$9,057,304

James A. Blakemore, Jr., President
Chartered—11-30-1960
Savings—$7,818,832

Lindsborg

Prudential Savings Association of Great Bend
110 S. Main (913) 227-5631

Lyons

(R32) Lyons Savings & Loan Association
200 E. Avenue, South 67554
(316) 257-2316
Branch: 125 N. Douglas, Ellsworth
Assets—$10,577,051

Robert G. Martin, President
Donald D. Turner, Executive Vice-president (MO)
Chartered—3-12-1913 (Mutual)
Savings—$8,401,937

Manhattan

(R33) Home Savings & Loan Association
107 N. Fourth Street 66502
(913) 776-4733
Assets—$10,075,596

Robert N. Haines, President
Chartered—8-18-1906 (Mutual)
Savings—$8,628,875

Peoples Savings & Loan Association
of Marysville
West Loop Shopping Center

Marysville

(R25) Peoples Savings & Loan Association
822 Broadway 66508
(913) 562-2388
Branches: 102 S. Washington, Sabetha
West Loop Shopping Center, Manhattan
Assets—$12,511,038

Dr. J. A. Beveridge, President
Bill D. Strange, Executive Vice-president (MO)
Chartered—10-5-1921
Savings—$9,903,441

McPherson

(R23) Pioneer Savings & Loan Association
120 W. Kansas 67460
(316) 241-1220
Assets—$14,240,053

Scott C. Adams, President
Chartered—9-29-1919
Savings—$12,533,174

Medicine Lodge

(R36) Barber County Savings & Loan Association
120 E. Kansas 67104
(316) 886-5619
Assets—$9,518,993

C. C. Benefiel, President
Jack Greenwood, Secretary-Treasurer (MO)
Savings—$8,138,766

Mission

(R22) General Savings Association
Nall Avenue at Highway 50
(913) 362-8900
Branch: 901 N. 7th St., Kansas City
Assets—$14,328,961

David B. Ricker, President
Chartered—10-21-1921
Savings—$11,031,426

Anchor Savings Association of Kansas City
5601 Johnson Drive
(913) HE 2-2125

Neodesha

(R63) Neodesha Building & Loan Association
421 Main Street 66757
(316) 325-2915
Assets—$2,624,867

F. H. McCarter, President
Chartered—2-4-1887 (Mutual)
Savings—$2,307,870

Newton

(R2) Railroad Building, Loan & Savings Assn.
129 E. Broadway 67114
(316) 238-3130
Assets—62,207,335

Joseph A. Murphree, President
Chartered—5-1-1896 (Mutual)
Savings—$55,027,053

Norton

(R51) Norton Savings & Loan Association
202 E. Washington Street 67654
(913) 927-2122
Assets—$5,152,374

R. D. Bower, President
Marvin S. Steinert, Secretary-Treasurer (MO)
Chartered—5-20-1922
Savings—$4,419,974

Oberlin

(R56) Reserve Building & Loan Association
108 S. Pennsylvania 67749
(913) 475-3011
Assets—$4,475,059

Boyd Bainter, President
Chartered—6-9-1922
Savings—$3,911,498

Olathe

Anchor Savings Association of Kansas City
115 S. Kansas Avenue (913) ST 2-0730

Franklin Savings Association of Ottawa
104 E. Park (913) 764-2355

Osage City

American Savings Association of Topeka
505 Market Street (913) 528-2500

Ottawa

(R8) Franklin Savings Association
109 E. Second 66067
(913) 242-2804
Branch: 104 E. Park, Olathe
Assets—$22,325,521

F. R. Bennett, Sr., President
William W. Wallace, Executive Vice-president (MO)
Chartered—2-9-1899
Savings—$19,516,330

Anchor Savings Association of Kansas City
421 S. Hickory (913) CH 2-1400

Overland Park

(R29) Overland Park Savings & Loan Association
9400 Antioch 66212
(913) 642-3030
Assets—$10,819,433

Harold B. Osborne, President
Chartered—5-20-1925
Savings—$9,176,978

Anchor Savings Association of Kansas City
9531 Metcalf Ave. (913) NI 2-3292

Commerce Savings & Loan Association of Shawnee
9533 Nall (913) 649-9050

Parsons

(R10) Peoples Savings & Loan Association
1819 Main Street 67357
(316) 421-4600
Assets—$20,436,815

James E. Scaletty, President
Chartered—11-2-1923
Savings—$16,210,243

Phillipsburg

North Kansas Savings Association of Beloit
265 F Street (913) 543-5229

Plainville

(R58) Rooks County Savings Association
First and Jefferson 67663
(913) 434-2045
Assets—$4,179,969

R. A. Mosher, President
Max M. Wilson, Secretary-Treasurer (MO)
Chartered—12-1-1952
Savings—$3,634,810

Prairie Village

(R14) Colonial Savings & Loan Association
4000 Somerset Drive 66208
(913) 648-6500
Branches: 3948 W. 69th Street Terrace, Prairie Village
2701 Johnson Drive, Fairway
Assets—$18,538,967

James D. Hotchkiss, President
Chartered—3-30-1961
Savings—$13,983,299

Pratt

(R37) Western Savings Association
201 S. Main 67124
(316) 672-6411
Branch: 202 S. Main, Greensburg
Assets—$9,349,377

Robert G. Lake, President
Chartered—1-14-1950
Savings—$7,333,688

Roeland Park

(R15) Kansas Savings & Loan Association
5115 Roe Boulevard 66205
(913) 362-1400
Assets—$17,008,983

P. W. Yarborough, President
Chartered—9-28-1908
Savings—$14,379,238

Russell

(R60) Russell Savings Association
7th and Main Streets 67665
(913) 483-3333
Assets—$3,061,436

Richard H. Reynolds, President and Secretary
Chartered—4-10-1924
Savings—$2,711,687

Sabetha

Peoples Savings and Loan Association of Marysville
102 S. Washington

Salina

(R18) Homestead Savings & Loan Association
104 E. Iron Avenue 67401
(913) 827-7257
Assets—$16,157,995

Allen R. Dodge, President
Chartered—11-12-1889 (Mutual)
Savings—$13,728,371

(R34) Security Savings & Loan Association
333 S. Santa Fe Avenue 67401
(913) 825-4441
Assets—$9,814,528

William F. Grosser, Jr., President
Chartered—1-6-1899 (Mutual)
Savings—$8,640,324

Prudential Savings Association of Great Bend
600 S. Santa Fe (913) TA 5-0264

Scott City

Southwestern Savings & Loan Association of Hugoton
601 Main Street

Shawnee

(R6) Commerce Savings & Loan Association
5931 Nieman Road 66203
(913) 631-6600
Branches: 601 Commercial, Atchison
9533 Nall, Overland Park
13001 W. 95th Street, Lenexa
202 S. Main, Troy
Assets—$35,754,047

Edwin G. Alexander, President
Eldon Arnold, Executive Vice-president (MO)
Chartered—2-26-1919
Savings—$26,138,236

Shawnee Mission

Anchor Savings Association of Kansas City
5601 Johnson Drive (913) HE 2-1255

Sterling

(R25) Peoples Savings & Loan Association
211 S. Broadway 67579
(316) 278-3254
Branch: Sixteenth at Stone, Great Bend
Assets—$12,211,629

R. C. Wyatt, President-Secretary
Chartered—3-11-1921 (Mutual)
Savings—$9,651,750

Tonganoxie

Leavenworth Mutual Savings and Loan
Association of Leavenworth
403 E. 4th Street (913) VI 5-2556

Topeka

(R4) American Savings Association
1035 Topeka Avenue, P. O. Box 681
(913) 357-1271 66601
Branches: 400 Croix St., Topeka
505 Market St., Osage City
129 W. Fourth Street, Holton
Assets—$39,492,543

Wylie R. Wisely, President
Chartered—12-27-1923
Savings—$30,997,990

(R16) Postal Savings & Loan Association
108 W. Eighth Street 66603
(913) 354-7736
Branches: 2011 Gage Boulevard, Topeka
3018 North Topeka Blvd., Topeka
Assets—$16,248,561

George M. Hersh, President
Chartered—8-17-1925
Savings—$13,085,869

(R69) State Savings & Loan Association
420 W. 33rd 66611
(913) 266-4220
Assets—$47,932

James P. Buchele, President
Chartered—3-10-1923
Savings—$16,400

(R5) Topeka Savings Association
634 Kansas Avenue
(913) 232-0402
Branch: 4001 Huntoon
Assets—$36,309,898

George W. Greenwood, III, President
Chartered—2-4-1923
Savings—$27,951,580

Troy

Commerce Savings & Loan Association
of Shawnee
202 S. Main (913) 985-2242

Ulysses

Southwestern Savings & Loan Association
of Hugoton
123 W. Central (316) 356-3030

Wichita

(R16) Air Capitol Savings Association
1032 S. Oliver 67201
(316) 683-5677
Assets—$16,753,698
Branches: 3101 S. Seneca
8809 W. Central

Bill A. Suter, President
Chartered—2-18-1956
Savings—$14,426,171

(R3) American Savings Association
201 N. Main Street 67202
(316) 365-7261
Branches: 4641 E. Douglas Avenue
203 W. Seventh Street, Augusta
1993 W. 21st
Assets—$44,957,941

David M. Christian, President
Chartered—7-19-1935
Savings—$38,515,514

(R50) Reserve Savings and Loan Association
425 N. Broadway 67201
(316) 265-5669
Assets—$5,212,046

G. R. Monroe, President
Chartered—3-15-1926
Savings—$4,734,447

(R42) United Savings & Loan Association
135 N. Main 67202
(316) 262-5484
Assets—$7,003,330

Ray R. Moritz, President
Chartered—5-1-1929
Savings—$4,641,276

(R29) Wichita Perpetual Building & Loan Assn.
120 S. Main 67202
(316) 263-7277
Assets—$9,733,934

Lewis Dannar, President
Gladwyn B. Hollinger, Executive Vice-president and Secretary (MO)
Chartered—3-7-1893 (Mutual)
Savings—$8,172,515

(R) Indicates rank by assets.

Associations by Asset Size, December 31, 1970

Name	Assets			Mortgage Loans	
	1970	1969	1968	1970	1969
(R1) Anchor Savings Kansas City	105,838	96,985	93,683	92,303	88,258
(R2) Railroad Building, Loan and Savings Newton	62,207	56,515	51,504	53,519	48,450
(R3) American Savings Wichita	44,958	38,676	36,244	39,076	33,268
(R4) American Savings Topeka	39,493	34,306	30,926	34,210	30,923
(R5) Topeka Savings Topeka	36,310	32,681	30,653	31,991	28,288
(R6) Commerce Savings and Loan Shawnee	35,754	30,795	28,098	32,212	27,358
(R7) Leavenworth Mutual Savings and Loan Leavenworth	25,938	24,080	22,044	21,673	20,936
(R8) Franklin Savings Ottawa	22,326	20,961	19,331	20,037	18,927
(R9) Prudential Savings Great Bend	21,726	19,941	18,677	19,360	17,604
(R10) Peoples Savings and Loan Parsons	20,437	18,144	15,433	17,909	16,029
(R11) Hays Savings Hays	20,325	18,052	17,026	17,346	15,429
(R12) Goodland Savings and Loan Goodland	20,222	19,549	19,109	18,051	17,485
(R13) Colonial Savings and Loan Prairie Village	18,539	16,156	14,552	15,487	14,319
(R14) Columbia Savings Emporia	17,269	16,151	14,303	15,317	14,502
(R15) Kansas Savings and Loan Roeland Park	17,009	10,045	3,609	13,178	8,362
(R16) Air Capitol Savings Wichita	16,754	16,369	16,031	15,062	14,481
(R17) Postal Savings and Loan Topeka	16,249	16,146	15,582	13,309	13,268
(R18) Homestead Savings and Loan Salina	16,158	14,986	14,518	13,682	12,666
(R19) Citizens Mutual Building and Loan Leavenworth	15,852	14,788	14,023	13,123	12,724
(R20) North Kansas Savings Beloit	15,346	12,453	11,165	13,924	11,191
(R21) Gibraltar Savings and Loan Kansas City	15,162	14,684	14,177	13,260	12,872
(R22) General Savings Mission	14,329	13,466	10,990	12,243	11,982
(R23) Pioneer Savings and Loan McPherson	14,240	13,309	12,714	12,534	11,529
(R24) Home Savings Chanute	14,070	12,176	10,684	12,615	10,126
(R25) Peoples Savings and Loan Marysville	12,511	9,868	8,616	11,371	8,901

Mortgage Loans	Savings			Members			Borrowers		
1968	1970	1969	1968	1970	1969	1968	1970	1969	1968
83,179	88,854	83,482	81,467	33,633	32,196	31,826	6,708	6,565	5,438
43,708	55,027	49,859	46,124	17,792	15,691	15,489	7,786	7,764	7,601
31,030	38,516	33,402	31,667	15,297	14,327	12,419	3,082	2,911	2,673
27,833	30,998	27,900	26,092	10,308	9,407	9,026	1,958	1,865	1,791
26,894	27,952	26,690	26,458	8,976	8,415	8,571	2,149	2,017	1,955
24,885	26,138	24,130	23,282	10,199	10,291	9,532	2,993	2,497	2,322
18,924	22,447	20,691	19,333	9,230	8,700	8,000	2,438	2,457	2,473
17,253	19,516	17,865	17,154	4,331	4,835	3,761	2,008	2,011	1,882
16,704	19,226	17,797	16,437	5,611	5,305	4,939	1,695	1,598	1,529
13,798	16,210	14,951	13,799	4,572	4,468	4,400	2,133	2,120	2,195
14,869	17,652	15,611	14,237	5,953	4,531	4,289	1,813	1,738	1,708
17,222	17,723	17,359	16,950	5,526	5,048	5,382	1,952	1,900	1,837
12,713	13,983	13,014	13,037	6,315	5,962	5,747	1,066	1,028	935
12,705	15,508	13,689	13,102	5,055	4,495	4,359	1,745	1,654	1,564
2,522	14,379	7,804	2,895	4,494	2,015	961	780	620	308
14,353	14,426	13,577	13,399	7,704	8,050	7,691	1,195	1,207	1,219
13,023	13,086	13,024	12,553	5,629	5,637	5,528	1,326	1,644	1,633
12,313	13,728	13,477	13,067	3,497	4,122	4,470	1,311	1,241	1,220
12,390	13,649	12,609	11,747	4,516	4,580	4,298	1,764	1,802	1,799
9,635	12,572	11,139	10,090	3,782	3,356	2,934	1,252	977	840
12,339	12,877	12,345	12,235	3,479	3,314	3,282	1,343	1,378	1,418
9,838	11,031	10,339	9,322	3,489	3,990	3,449	964	998	978
10,978	12,533	11,965	11,550	4,800	4,811	4,685	1,403	1,393	1,342
8,467	12,925	11,170	9,926	3,420	3,456	3,329	1,373	1,199	1,151
7,718	9,903	8,218	7,726	3,543	3,042	2,981	964	848	817

Associations by Asset Size, December 31, 1970

Name	Assets			Mortgage Loans	
	1970	1969	1968	1970	1969
(R26) Peoples Savings and Loan Sterling	12,212	10,614	9,894	10,639	9,439
(R27) Security Savings and Loan Garden City	11,161	10,930	10,736	9,365	9,220
(R28) Citizens Savings and Loan Junction City	11,063	9,750	8,644	9,941	8,628
(R29) Overland Park Savings and Loan Overland Park	10,819	9,681	9,348	9,499	8,419
(R30) Liberty Savings and Loan Fort Scott	10,660	10,401	10,604	8,287	8,582
(R31) Argentine Savings and Loan Kansas City	10,587	9,769	9,459	8,776	8,368
(R32) Lyons Savings and Loan Lyons	10,557	8,544	7,992	9,399	7,635
(R33) Home Savings and Loan Manhattan	10,076	9,267	8,761	8,703	8,092
(R34) Security Savings and Loan Salina	9,815	9,697	9,479	8,244	8,103
(R35) Wichita Perpetual Building and Loan Wichita	9,734	9,872	10,065	8,553	8,511
(R36) Barber County Savings and Loan Medicine Lodge	9,519	8,800	8,984	8,419	7,924
(R37) Western Savings Pratt	9,349	8,920	8,678	7,860	7,179
(R38) Liberal Savings and Loan Liberal	9,057	8,141	7,208	7,509	6,944
(R39) Lawrence Savings Lawrence	8,847	7,617	7,037	8,039	6,887
(R40) Fidelity Savings and Loan Kansas City	8,499	7,903	7,398	7,397	7,245
(R41) Kingman Savings and Loan Kingman	7,589	6,857	6,648	6,289	5,553
(R42) United Savings and Loan Wichita	7,003	6,848	6,064	5,933	5,723
(R43) Morris County Savings and Loan Council Grove	6,782	5,876	4,840	5,992	5,124
(R44) Security Savings and Loan Iola	6,272	5,086	4,758	5,322	4,385
(R45) Southwestern Savings and Loan Hugoton	6,117	5,235	4,308	5,254	4,642
(R46) Belleville Building and Loan Belleville	6,083	4,923	4,239	5,206	4,321
(R47) Home Savings and Loan Atchison	5,991	5,709	5,101	5,224	4,979
(R48) Golden Belt Savings and Loan Ellis	5,945	5,649	5,307	5,081	4,857
(R49) Central Savings Concordia	5,419	5,881	6,375	4,494	4,821
(R50) Reserve Savings and Loan Wichita	5,212	3,944	3,258	4,658	3,613

Mortgage Loans	Savings			Members			Borrowers		
1968	1970	1969	1968	1970	1969	1968	1970	1969	1968
8,768	9,652	8,916	8,444	3,173	3,114	3,060	1,062	998	914
9,127	10,224	10,042	9,866	2,682	2,631	2,601	927	950	937
7,077	8,854	7,906	8,072	3,956	3,661	4,350	810	745	823
8,194	9,177	8,414	8,503	4,039	4,060	3,792	693	657	675
9,140	9,390	9,261	9,469	4,120	4,248	4,010	1,162	1,195	1,112
8,160	9,056	8,445	8,179	2,509	2,554	2,477	1,176	1,177	1,191
7,117	8,402	7,689	7,344	2,810	2,762	2,556	947	910	880
7,543	8,629	8,215	7,867	1,970	1,942	1,903	675	647	653
8,031	8,640	8,628	8,475	3,113	3,266	3,242	931	931	924
8,772	8,173	8,225	8,089	2,039	2,016	1,931	864	845	895
7,957	8,139	7,638	7,687	3,816	3,706	3,647	1,100	1,132	1,167
7,506	7,334	7,191	7,116	3,800	3,716	3,588	585	607	618
6,175	7,819	7,044	6,443	2,251	2,056	1,910	626	588	527
6,365	6,957	6,314	5,938	2,578	2,364	2,024	803	764	694
6,725	6,975	6,563	6,322	1,760	1,725	1,650	713	751	774
5,442	6,809	6,284	6,112	4,121	3,853	3,772	721	639	490
5,315	4,641	4,600	4,325	1,933	2,090	1,963	678	679	655
4,128	5,380	4,778	4,306	1,775	1,800	1,698	567	510	468
3,969	5,081	4,615	4,302	2,085	2,090	2,067	702	643	637
3,829	5,448	4,607	3,932	1,901	1,644	1,439	483	428	370
3,758	5,044	4,415	3,831	1,996	1,742	1,630	564	485	444
4,371	5,542	5,040	4,482	1,981	2,086	1,910	682	641	586
4,659	5,351	5,131	4,840	1,449	1,447	1,394	719	713	704
4,799	4,870	5,459	5,965	2,765	2,741	2,775	582	587	578
2,985	4,734	3,571	3,042	1,086	1,235	1,133	421	329	300

Associations by Asset Size, December 31, 1970

Name	Assets			Mortgage Loans	
	1970	1969	1968	1970	1969
(R51) Norton Savings and Loan Norton	5,152	4,509	4,026	4,455	3,689
(R52) Hiawatha Savings and Loan Hiawatha	4,686	4,495	4,521	3,821	3,727
(R53) Garnett Savings and Loan Garnett	4,657	4,420	4,447	3,796	3,597
(R54) Investors Savings and Loan Kinsley	4,551	4,106	3,872	4,077	3,677
(R55) Colby Savings and Loan Colby	4,497	4,081	3,812	3,833	3,567
(R56) Reserve Building and Loan Oberlin	4,475	4,041	4,102	3,435	3,169
(R57) Mutual Building and Loan Emporia	4,229	4,365	4,273	3,710	3,912
(R58) Rooks County Savings Plainville	4,180	3,606	3,304	3,563	3,081
(R59) Larned Savings and Loan Larned	3,255	2,996	2,898	2,936	2,652
(R60) Russell Savings Russell	3,061	3,068	3,222	2,553	2,559
(R61) Erie Savings and Loan Erie	2,960	2,901	2,641	2,656	2,527
(R62) Home Savings and Loan Girard	2,629	2,668	2,675	2,163	2,055
(R63) Neodesha Building and Loan Neodesha	2,625	2,555	2,393	2,263	2,327
(R64) Ford County Building and Loan Dodge City	2,311	2,205	2,337	1,939	1,932
(R65) Home Building and Loan Fredonia	482	509	476	472	498
(R66) Citizens Building & Loan Cottonwood Falls	322	327	302	310	325
(R67) State Savings and Loan Topeka	48	44	1	1	1

Mortgage Loans	Savings			Members			Borrowers		
1968	1970	1969	1968	1970	1969	1968	1970	1969	1968
3,317	4,420	4,016	3,760	1,778	1,695	1,310	571	489	372
3,650	4,207	4,072	4,122	1,276	1,082	1,066	485	497	486
3,479	3,890	3,969	4,024	2,076	2,063	2,032	438	416	442
3,403	4,133	3,638	3,480	1,218	1,350	1,065	620	598	590
3,277	4,076	3,515	3,373	1,165	1,099	1,060	398	392	393
3,311	3,911	3,698	3,819	1,432	1,315	1,321	446	420	426
3,783	3,689	3,847	3,715	1,077	1,346	1,332	472	609	617
2,972	3,635	3,253	2,991	1,507	1,462	1,286	403	355	351
2,595	2,690	2,467	2,398	824	746	736	235	321	438
2,573	2,712	2,731	2,904	1,139	1,169	1,172	276	273	273
2,296	2,569	2,403	2,450	1,075	1,059	1,040	371	383	369
2,196	2,440	2,489	2,509	984	1,012	989	395	380	380
2,142	2,308	2,113	2,103	813	900	1,004	351	366	364
2,107	1,973	1,940	2,022	731	736	694	269	266	286
462	401	415	400	115	119	121	91	95	91
290	270	278	259	66	74	66	99	110	111
1	16	11	1	4	6	1	2	1	1

(Figures expressed in thousands of dollars.)
(R) Indicates rank by assets.

PRINTED BY
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TOPEKA, KANSAS
1971

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73rd Annual Report
Savings and Loan Department

STATE OF KANSAS

Robert B. Docking, *Governor*

THE LIBRARY OF THE
SEP 1 1972
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

THE LIBRARY OF THE
SEP 1 1972
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

TO THE GOVERNOR OF KANSAS

THE SEVENTY-THIRD ANNUAL REPORT

OF

KANSAS SAVINGS AND LOAN ASSOCIATIONS

At the Close of Business
December 31, 1971

Published by the
SAVINGS AND LOAN DEPARTMENT
State of Kansas
OLIVER J. ESTES, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: Paul A. Wolf, *President*
Southwestern Savings & Loan Assn.
Hugoton, Kansas

Vice Chairman: Richard H. Reynolds, *President*
Russell Savings Assn.
Russell, Kansas

Member: William F. Grosser, Jr., *President*
Security Savings & Loan Assn.
Salina, Kansas

Member: Harry T. West, *President*
Anchor Savings Assn.
Kansas City, Kansas

Member: Paul Hill, *President*
First Federal Savings & Loan Assn.
Pittsburg, Kansas

STAFF

Karl T. Swanson, *Deputy Commissioner*
Sammy K. Lee, *Financial Examiner*
Wendell L. Followell, *Financial Examiner*
Charles L. Amos, *Financial Examiner*

M. Blanche Child, *Secretary*
(Office Manager)
Carol Robinson, *Clerk-Steno*

State of Kansas

ROBERT B. DOCKING Governor
OLIVER J. ESTES Commissioner

Savings and Loan Department

TOPEKA, KANSAS 66612

April 3, 1972

The Honorable Robert B. Docking
Governor, State of Kansas
Topeka, Kansas

Dear Governor Docking:

Submitted herewith is the Seventy-Third Annual Report of the Savings and Loan Associations chartered by the State of Kansas. As the result of two mergers, the number of outstanding charters was reduced from 67 to 65 during the year ended December 31, 1971. In each instance the merger was entirely voluntary and each was consummated in accordance with the laws of Kansas.

The statistics in this report disclose substantial growth and unprecedented earnings for the year 1971. The total outstanding investment in mortgage loans was increased $151 million and most of this was on the security of homes and other real estate located in Kansas. More than $47 million of earnings was distributed to the savings customers while $9.6 million was added to the net worth accounts which constitute reserves for losses and other contingencies. It is my opinion that our associations are in sound financial condition and they are in excellent position to continue their important services to the citizens of Kansas.

A recent and interesting development for the savings and loan business is the expansion of authorized activities through limited investments in service corporations. Through this medium our associations can provide essential and needed services and it is anticipated that such investments will be profitable. A list of approved service corporations is provided on the last pages of this report.

My year as Savings and Loan Commissioner has been one of pleasure and satisfaction. I wish to acknowledge the cooperation of the industry, the assistance of the Savings and Loan Board, the diligent efforts of a loyal and dedicated staff, and the confidence and support of your office.

Respectfully submitted,

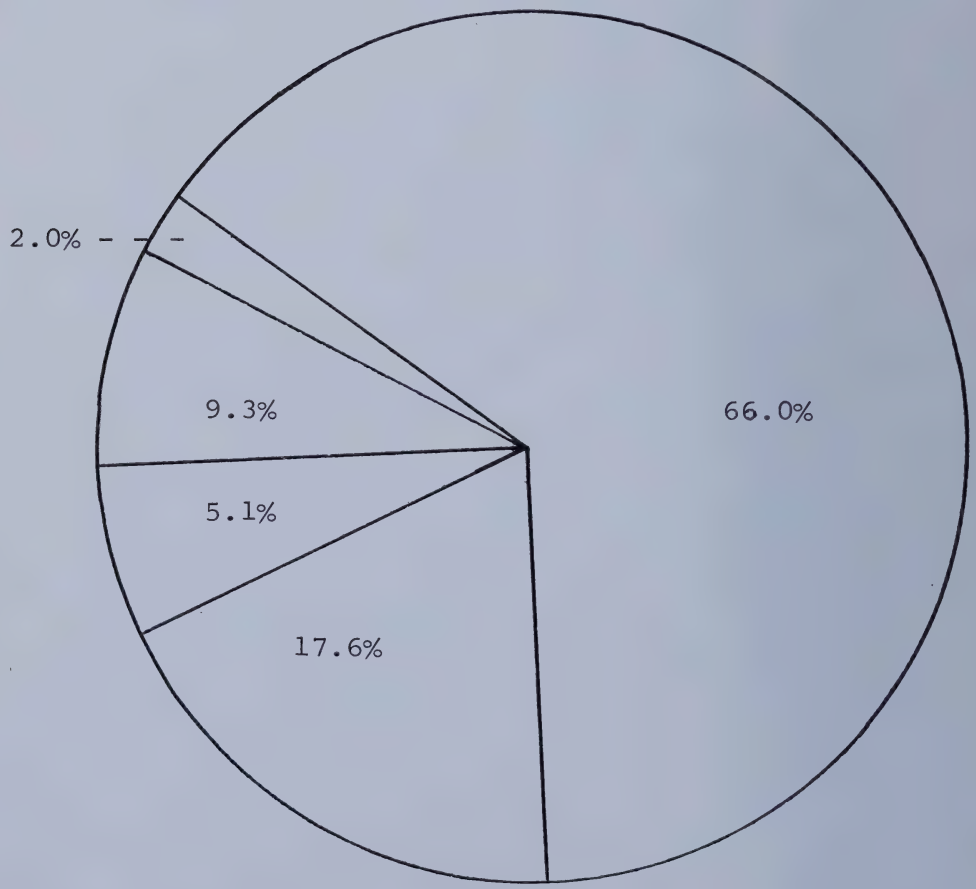
Oliver J. Estes

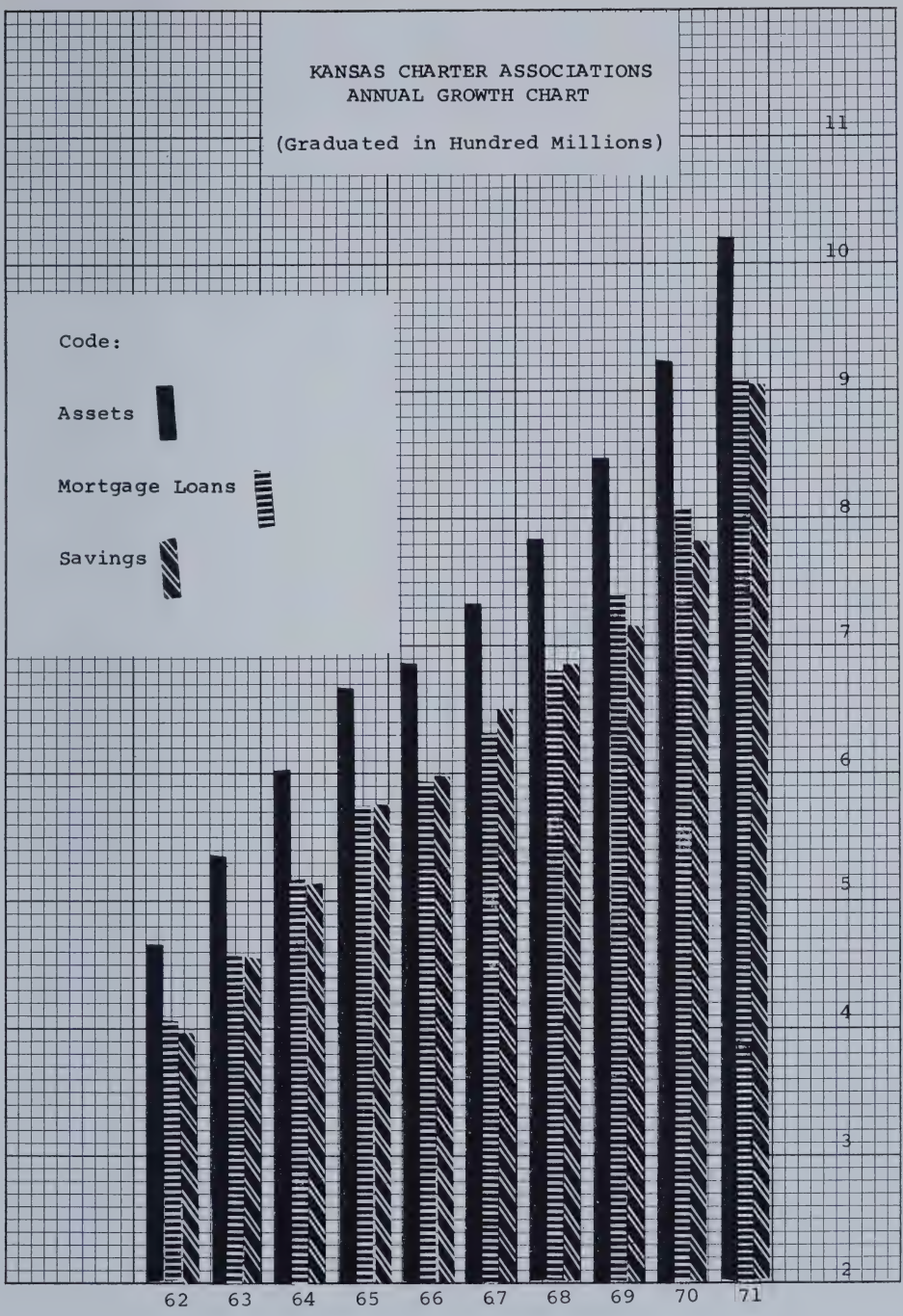
Oliver J. Estes
Commissioner

DISTRIBUTION OF 1971 EARNINGS

(Amounts in Thousands of Dollars)

		%
Dividends	$47,134	66.0
Federal Income Tax	1,403	2.0
Reserves & Surplus	6,653	9.3
Interest on Borrowed Money	3,616	5.1
Operating & Other Expenses	12,595	17.6
Gross Earnings	$71,401	100.0%




KANSAS CHARTER ASSOCIATIONS
ANNUAL GROWTH CHART
(Graduated in Hundred Millions)
Code:
Assets
Mortgage Loans
Savings
11
10
9
8
7
6
5
4
3
2
62
63
64
65
66
67
68
69
70
71

Report of condition and operations for all state-chartered savings and loan associations in Kansas by calendar year as of December 31 of each year.

(In thousands of dollars)

FINANCIAL STATEMENT

Assets	*1971*	*1970*	*1969*
Real Estate Loans and Contracts	$960,791	$809,891	$734,970
Other Loans	12,489	7,414	6,876
Real Estate Owned	2,405	2,886	3,177
Government Obligations	73,110	58,901	55,645
Other Securities	23,992	5,488	7,417
Cash	17,845	20,727	12,854
Office Premises and Equipment	12,373	11,050	9,587
Other Assets	6,942	3,240	2,293
FSLIC Prepayment Premiums	6,802	7,909	7,840
Total	$1,116,749	$927,506	$840,659
Capital and Liabilities			
Savings Accounts	$931,013	$778,522	$717,819
Borrowed Money	72,295	55,470	42,010
Loans in Process	26,616	18,540	12,013
Other Liabilities	10,530	8,367	6,789
Equity Stock	5,216	4,344	4,426
Reserves and Surplus	71,079	62,263	57,602
Total	$1,116,749	$927,506	$840,659
Total Savings Accounts	297,234	274,139	264,396
Total Borrowers	81,677	78,316	76,399

EXPENSE AND INCOME DISTRIBUTION

Income	*1971*	*1970*	*1969*
Interest Income	$65,573	$54,678	$39,628
Other Income	5,828	4,126	2,764
Total Income	$71,401	$58,804	$42,392
Expense			
Operating Expense	$12,230	$10,866	$7,873
Other Expense	3,981	3,614	1,790
Total Expense	$16,211	$14,480	$9,663
Net Income Before Federal Income Tax	$55,190	$44,324	$32,729
Distribution of Net Income			
Earnings Distributed on Savings	$47,134	$39,408	$27,940
Federal Income Tax	1,403	771	694
Transfers to Reserve and Surplus	6,653	4,145	4,095
Net Income	$55,190	$44,324	$32,729

	1971	*1970*	*1969*
Number of Associations Chartered by the State	65	67	70
Number of Associations having branch offices	21	23	22
Number of Branch Offices	47	45	41
Number of Associations whose accounts are insured	57	59	60
Assets of Stock Companies (41)	$799,792	$655,192	$589,922
Assets of Mutual Companies (24)	316,957	272,314	250,737
Total Assets of all Associations	1,116,749	927,506	840,659
Equity Stock	5,216	4,344	4,426
Savings Accounts December 31	$931,013	$778,522	$717,819
Gross Income	71,401	58,804	42,392
Net Worth as of December 31	76,295	66,607	62,028
Dividends Paid for Year	47,134	39,408	27,940

Two savings and loan charters were canceled during 1971:

Prudential Savings Association, Great Bend merged with Colonial Savings & Loan Association, Prairie Village.

American Savings Association, Wichita merged with American Savings Association, Topeka. Name changed to American Savings Association of Kansas.

INDEX OF KANSAS STATE CHARTERED ASSOCIATIONS

Abilene

Central Savings Association of Concordia
301 Broadway (913) 263-1332

Anthony

Kingman Savings & Loan of Kingman
123½ N. Bluff (316) 842-5231

Atchison

(R40) Home Savings & Loan Association
110 N. 5th Street 66002
(913) 367-2011
Assets—$7,912,220

Glenn M. Heider, President
Chartered—3-30-1896 (Mutual)
Savings—$6,690,112

Commerce Savings & Loan of Shawnee
601 Commercial (913) 367-6416

Augusta

American Savings Association of Kansas
203 W. Seventh Street (316) 775-2283

Belleville

(R45) Belleville Building and Loan Association
1830 M Street 66935
(913) 527-2727
Assets—$6,786,786

Fred Swoyer, President
Wayne Hoffman (MO)
Chartered—7-2-1923
Savings—$5,930,009

Beloit

(R15) North Kansas Savings Association
120 E. Main 67420
(913) 738-2222
Branches: 265 "F" Street, Phillipsburg
530 West 6th, Junction City
Assets—$19,682,217

Roger L. Chester, President
Chartered—10-29-1929
Savings—$15,692,229

Chanute

(R21) Home Savings Association
Lincoln and Walnut 66720
(316) 431-1100
Assets—$16,306,731

Roy D. Myers, President
Chartered—3-31-1886 (Mutual)
Savings—$14,889,018

Colby

(R49) Colby Savings & Loan Association
490 N. Franklin Avenue 67701
(913) 462-3357
Assets—$5,785,767

Jesse J. Evans, President
Chartered—7-16-1923
Darrell E. Siecgrist, Sec. (MO)
Savings—$4,837,844

Concordia

(R51) Central Savings Association
201 W. 6th Street 66901
(913) 243-2355
Branch: 301 Broadway, Abilene
Assets—$5,255,172

Russell J. Reeves, President
Chartered—8-23-1889
Savings—$4,785,308

Cottonwood Falls

(R64) Citizens Building & Loan Association
66845 (316) 273-6611
Assets—$332,857

James Bell, Jr., President
R. L. Carrier, Sec., (MO)
Chartered—4-13-1895 (Mutual)
Savings—$281,558

Council Grove

(R43) Morris County Savings & Loan Assn.
116 W. Main Street 66846
(316) 767-6115
Assets—$7,596,135

Morris S. Dowdell, President
John C. Higginbotham, Sec., (MO)
Chartered—10-16-1919
Savings—$5,689,709

Dodge City

(R62) Ford County Building & Loan Association
307 W. Spruce Street 67801
(316) 225-4181
Assets—$2,568,234

Fredric R. Young, President
Chartered—3-9-1909 (Mutual)
Savings—$2,130,093

Ellis

(R47) Golden Belt Savings & Loan Association
1015 Washington Street 67637
(913) 726-4423
Assets—$6,508,690

Phillip W. Nicholson, President
Lawrence Reed, Sec.-Treas. (MO)
Chartered—1-26-1920
Savings—$5,608,885

Ellsworth

Lyons Savings & Loan Association of Lyons
125 N. Douglas (316) 472-3842

Emporia

(R14) Columbia Savings Association
427 Commercial 66801
(316) 342-1832
Assets—$21,508,919

Joe J. Morris, President
Chartered—4-19-1927
Savings—$19,047,841

(R55) Mutual Building & Loan Association
602 Commercial Street 66801
(316) 342-0125
Assets—$4,452,127

H. L. Kendig, President
James M. Roth, (MO)
Chartered—3-7-1907
Savings—$3,895,782

Erie

(R-58) Erie Savings & Loan Association
201 S. Main 66733
(316) 244-3274
Assets—$3,409,603

Cleo I. Dalton, President
Chartered—3-5-1884 (Mutual)
Savings—$2,853,863

Fairway

Colonial Savings & Loan
2701 Johnson Drive

Fort Scott

(R30) Liberty Savings and Loan Association
10 S. Main 66701
(316) 233-0300
Assets—$11,726,617

F. E. Myers, President
Chartered—6-19-1919 (Mutual)
Savings—$10,399,926

Fredonia

(R63) Home Building & Loan Association
612½ Madison Street 66736
(316) 378-2351
Assets—$498,037

Rex M. Bunch, President
Clyde E. Myers, Exec. Vice President (MO)
Chartered—11-4-1904 (Mutual)
Savings—$438,149

Garden City

(R27) Security Savings and Loan Association
117 E. Laurel
(316) 276-6971
Assets—$12,482,362

W. W. Wells, President
A. E. Rudd, Secretary (MO)
Chartered—4-9-1956
Savings—$11,296,968

Gardner

American Savings Association of Kansas
104 East Main

Garnett

(R53) Garnett Savings & Loan Association
517 Oak Street 66032
(913) 488-5451
Assets—$4,895,839

S. R. Cramer, President
Darrell Berry, Exec. Vice President (MO)
Chartered—3-20-1914 (Mutual)
Savings—$4,136,354

Girard

(R60) Home Savings & Loan Association
103 N. Summit 66743
(316) 724-8710
Assets—$2,850,279

W. H. Seifert, President
Chartered—4-4-1884
Savings—$2,628,116

Goodland

(R13) Goodland Savings & Loan Association
1114 Main Street 67735
(913) 899-2393
Assets—$21,550,255

Doris E. Soden, President
Chartered—9-14-1924
Savings—$19,024,221

Great Bend

Colonial Savings & Loan of Prairie Village
Broadway at Morton (316) 792-2471

Peoples Savings & Loan Association of Sterling
16th at Stone (316) 792-2196

Greensburg

Western Savings Association of Pratt
202 S. Main

Hays

(R12) Hays Savings Association
1011 Fort Street 67601
(913) 625-3413
Branch: 2814 Vine St., Hays
Assets—$24,662,839

Frank A. Lowman, President
Chartered—10-4-1919
Savings—$20,427,739

Hiawatha

(R52) Hiawatha Savings & Loan Association
201 S. 6th Street 66434
(913) 742-2153
Assets—$4,939,663

Robert S. Moser, President
Chartered—11-1-1921
Savings—$4,420,985

Holton

American Savings Association of Kansas
129 W. Fourth Street (913) 364-3188

Hugoton

(R44) Southwestern Savings & Loan Association
613 S. Main 67951
(316) 544-4355
Branches: 123 W. Central, Ulysses
601 Main St., Scott City
Assets—$7,575,144

Paul A. Wolf, President
William C. Bond, Sec. (MO)
Chartered—3-5-1965
Savings—$6,520,596

Iola

(R46) Security Savings & Loan Association
103 E. Madison Avenue 66749
(316) 365-2432
Assets—$6,621,946

Stanley E. Toland, President
Darrell D. Buss, Sec. (MO)
Chartered—4-10-1924
Savings—$6,030,981

Junction City

(R25) Citizens Savings Association
510 N. Jefferson Street 66441
(913) 238-3177
Branch: 414 Lincoln, Wamego
Assets—$13,539,749
Darrell D. Saville, President
Chartered—12-8-1908
Savings—$10,773,421

North Kansas Savings & Loan Association of Beloit
530 West Sixth Street (913) 238-1147

Kansas City

(R1) Anchor Savings Association
731 Minnesota Avenue 66101
(913) 371-3712
Branches: 421 S. Hickory, Ottawa
900 Ohio, Lawrence
3740 W. 95th St., Leawood
8200 State Ave., Kansas City
5601 Johnson Drive, Mission
9531 Metcalf Ave., Overland Park
115 S. Kansas, Olathe
Assets—$128,892,676
Harry T. West, President
Chartered—9-8-1934
Savings—$103,860,244

(R28) Argentine Savings and Loan Association
3004 Strong Avenue 66106
(913) 831-2004
Assets—$11,900,729
W. W. Mack, President
Charles H. Steffens, Sec. (MO)
Chartered—10-6-1906 (Mutual)
Savings—$10,029,597

(R39) Fidelity Savings & Loan Association
607 Minnesota Avenue 66101
(913) 371-1232
Assets—$8,991,618
Don A. Ellis, President
Chartered—10-15-1901 (Mutual)
Savings—$7,874,011

General Savings Association of Mission
4601 State Avenue
(913) 371-7454

(R18) Gibraltar Savings & Loan Association
909 N. Seventh Street 66101
(913) 621-5353
Branch: 6000 Leavenworth Road 66104
Assets—$18,030,667
James F. Roy, President
Chartered—8-16-1895 (Mutual)
Savings—$15,223,717

Kingman

(R38) Kingman Savings & Loan Association
401 N. Main 67068
(316) 532-3451
Branch: 123½ N. Bluff, Anthony
Assets—$9,148,509
Marvin W. Wallace, President
Jack H. Paul, Exec. Vice President and Sec. (MO)
Chartered—1-3-1909 (Mutual)
Savings—$7,688,957

Kinsley

(R50) Investors Savings & Loan Association
112 E. 6th 67547
(316) 659-3332
Assets—$5,391,542

M. E. Austin, President
Chartered—4-1-1921 (Mutual)
Savings—$4,598,889

Larned

(R57) Larned Savings & Loan Association
114 W. 6th 67550
(316) 285-3241
Assets—$3,941,286

Vonley R. Bucklin, President
Chartered—7-23-1921
Savings—$2,954,445

Lawrence

(R33) Lawrence Savings Association
800 Massachusetts 66044
(913) 843-0460
Assets—$11,306,011

H. C. Brinkman, President
M. D. Vaughn, Exec. Vice President & Sec. (MO)
Chartered—12-19-1908 (Mutual)
Savings—$9,222,479

Anchor Savings Association of Kansas City
900 Ohio Street (913) 842-1000

Leavenworth

(R20) Citizens Mutual Building & Loan Assn.
312 S. Fifth Street 66048
(913) 682-3232
Assets—$17,625,155

Charles W. Timmons, President
Chartered—3-14-1884 (Mutual)
Savings—$15,268,455

(R8) Leavenworth Mutual Savings & Loan Assn.
100 S. 4th St. 66048
(913) 682-3491
Branches: 403 E. 4th St., Tonganoxie
3400 S. 4th Street Trafficway, Leavenworth
Assets—$29,972,522

John H. Miller, President
Donald E. Biggs, Exec. Vice President (MO)
Chartered—4-6-1888 (Mutual)
Savings—$25,595,266

Leawood

Anchor Savings Association of Kansas City
3720 W. 95th Street (913) 648-4200

Lenexa

Commerce Savings & Loan Association of Shawnee
13001 W. 95th Street (913) 888-5282

Liberal

(R32) Liberal Savings & Loan Association
824 N. Kansas 67901
(316) 624-7204
Assets—$11,332,280

James A. Blakemore, Jr., President
Chartered—11-30-1960
Savings—$9,486,924

Lindsborg

Colonial Savings & Loan Association of Prairie Village
110 S. Main (913) 277-5631

Lyons

(R31) Lyons Savings & Loan Association
200 E. Avenue, South 67554
(316) 257-2316
Branch: 125 N. Douglas, Ellsworth
Assets—$11,507,013

Robert G. Martin, President
Donald D. Turner, Exec. Vice President (MO)
Chartered—3-12-1913 (Mutual)
Savings—$9,597,643

Manhattan

(R29) Home Savings & Loan Association
630 Humboldt 66502
(913) 776-4733
Assets—$11,893,120

Robert N. Haines, President
Chartered—8-18-1906 (Mutual)
Savings—$9,900,251

Peoples Savings & Loan Association of Marysville
Westloop Shopping Center

Marysville

(R23) Peoples Savings & Loan Association
822 Broadway 66508
(913) 562-2388
Branches: 102 S. Washington, Sabetha
Westloop Shopping Center, Manhattan
Assets—$15,278,466

Dr. J. A. Beveridge, President
Bill D. Strange, Exec. Vice President (MO)
Chartered—10-5-1921
Savings—$12,146,529

McPherson

(R22) Pioneer Savings & Loan Association
120 W. Kansas 67460
(316) 241-1220
Assets—$15,390,121

John K. Bremyer, President
Jim Onken, Exec. Vice Pres. (MO)
Chartered—9-29-1919
Savings—$13,704,589

Medicine Lodge

(R37) Barber County Savings & Loan Association
120 E. Kansas 67104
(316) 886-5619
Assets—$10,453,995

C. C. Benefiel, President
Jack Greenwood, Sec.-Treas. (MO)
Chartered—1-28-1919
Savings—$8,876,924

Mission

(R9) General Savings Association
6263 Nall Avenue, Box 558 66201
(913) 362-8900
Branch: 4601 State Avenue,
Indian Springs Shopping Center
Assets—$27,624,093

David B. Ricker, President
Chartered—10-21-1921
Savings—$19,953,473

Anchor Savings Association of Kansas City
5601 Johnson Drive
(913) 542-2125

Neodesha

(R61) Neodesha Building & Loan Association
421 Main Street 66757
(316) 325-2915
Assets—$2,715,549

F. H. McCarter, President
Chartered—2-4-1887 (Mutual)
Savings—$2,434,308

Newton

(R3) Railroad Building, Loan & Savings Assn.
129 E. Broadway 67114
(316) 238-3130
Assets—$76,829,915

Joseph A. Murphree, President
Chartered—5-1-1896 (Mutual)
Savings—$67,968,126

Norton

(R48) Norton Savings & Loan Association
202 E. Washington Street 67654
(913) 927-2122
Assets—$5,798,578

R. D. Bower, President
Marvin S. Steinert, Sec.-Treas. (MO)
Chartered—5-20-1922
Savings—$5,056,209

Oberlin

(R54) Reserve Building & Loan Association
108 S. Pennsylvania 67749
(913) 475-3011
Assets—$4,858,360

Boyd Bainter, President
Chartered—6-9-1922
Savings—$4,556,909

Olathe

Anchor Savings Association of Kansas City
115 S. Kansas Avenue (913) 782-0730

Franklin Savings Association of Ottawa
101 W. Loula St. (913) 764-2355

Osage City

American Savings Association of Kansas
505 Market Street (913) 528-2500

Ottawa

(R10) Franklin Savings Association
109 E. Second 66067
(913) 242-2804
Branch: 101 W. Loula, Olathe
Assets—$26,598,454

Winton A. Winter, President
William W. Wallace, Exec. Vice. President (MO)
Chartered—2-8-1889
Savings—$21,944,071

Anchor Savings Association of Kansas City
421 S. Hickory (913) 242-1400

Overland Park

(R26) Overland Park Savings & Loan Association
9400 Antioch 66212
(913) 642-3030
Assets—$13,062,638

Harold B. Osborne, President
Chartered—5-20-1925
Savings—$11,094,349

Anchor Savings Association of Kansas City
9531 Metcalf Ave. (913) 642-3292

Commerce Savings & Loan Association of Shawnee
9533 Nall (913) 649-9050

Parsons

(R11) Peoples Savings & Loan Association
1819 Main Street 67357
(316) 421-4600
Assets—$25,099,332

James E. Scaletty, President
Chartered—11-2-1923
Savings—$18,417,950

Phillipsburg

North Kansas Savings Association of Beloit
265 F Street (913) 543-5229

Plainville

(R56) Rooks County Savings Association
First and Jefferson 67663
(913) 434-2045
Assets—$4,332,561

R. A. Mosher, President
Max M. Wilson, Sec.-Treas., (MO)
Chartered—12-1-1952
Savings—$3,871,850

Prairie Village

(R4) Colonial Savings & Loan Association
4000 Somerset Drive 66208
(913) 648-6500
Branches: 3948 W. 69th St. Terrace, Prairie Village
2701 Johnson Drive, Fairway
Broadway & Morton, Great Bend
110 S. Main, Lindsborg
600 S. Santa Fe, Salina
Assets—$48,087,789

James D. Hotchkiss, President
Chartered—3-30-1961
Savings—$40,983,806

Pratt

(R36) Western Savings Association
201 S. Main 67124
(316) 672-6411
Branch: 202 S. Main, Greensburg
Assets—$10,656,776

Robert G. Lake, President
Chartered—1-14-1950
Savings—$8,138,448

Roeland Park

(R7) Kansas Savings & Loan Association
5115 Roe Boulevard 66205
(913) 362-1400
Assets—$34,762,869

Charles A. Bauer, President
Chartered—9-28-1908
Savings—$30,337,625

Russell

(R59) Russell Savings Association
7th and Main Streets 67665
(913) 483-3333
Assets—$3,184,272

Richard H. Reynolds, President & Secretary
Chartered—4-10-1924
Savings—$2,819,481

Sabetha

Peoples Savings and Loan Association of Marysville
102 S. Washington (913) 284-3124

Salina

(R17) Homestead Savings & Loan Association
104 E. Iron Avenue 67401
(913) 827-7257
Assets—$18,128,169

Allen R. Dodge, President
Chartered—11-12-1889 (Mutual)
Savings—$15,671,257

(R34) Security Savings & Loan Association
333 S. Santa Fe Avenue 67401
(913) 825-4441
Assets—$11,045,693

William F. Grosser, Jr., President
Chartered—1-6-1899 (Mutual)
Savings—$9,811,767

Colonial Savings & Loan Association of Prairie Village
600 S. Santa Fe (913) 825-0264

Scott City

Southwestern Savings & Loan Association of Hugoton
601 S. Main Street

Shawnee

(R5) Commerce Savings & Loan Association
5931 Nieman Road 66203
(913) 631-6600
Branches: 601 Commercial, Atchison
9533 Nall, Overland Park
13001 W. 95th St., Lenexa
202 S. Main, Troy
Assets—$42,517,500

Edwin G. Alexander, President
Eldon G. Arnold, Exec. Vice President (MO)
Chartered—2-26-1919
Savings—$32,235,306

Sterling

(R24) Peoples Savings & Loan Association
211 S. Broadway 67579
(316) 278-3254
Branch: 16th at Stone, Great Bend
Assets—$14,144,964

R. C. Wyatt, President-Sec.
Chartered—3-11-1921 (Mutual)
Savings—$11,174,238

Tonganoxie

Leavenworth Mutual Savings & Loan
Association of Leavenworth
403 E. 4th Street (913) 845-2556

Topeka

(R2) American Savings Association of Kansas
1035 Topeka Avenue, P. O. Box 681
(913) 357-1271 66601
Branches: 400 Croix Street, Topeka
500 Market Street, Osage City
129 West Fourth St., Holton
203 West 7th St., Augusta
104 East Main, Gardner
201 North Main, Wichita
4641 East Douglas, Wichita
1993 West 21st St., Wichita
Assets—$104,090,637

Wylie R. Wisely, President
Chartered—12-27-1923
Savings—$85,638,945

(R19) Postal Savings & Loan Association
108 W. Eighth Street 66603
(913) 354-7736
Branches: 2011 Gage Boulevard, Topeka
3018 North Topeka Blvd., Topeka
Assets—$17,915,927

George M. Hersh, President
Chartered—8-17-1925
Savings—$14,061,441

(R65) State Savings & Loan Association
420 W. 33rd 66611
(913) 266-4220
Assets—$44,130

James P. Buchele, President
Chartered—3-10-1923
Savings—$14,856

(R6) Topeka Savings Association
634 Kansas Avenue 66603
(913) 232-0402
Branch: 4001 Huntoon, Topeka
Assets—$39,973,449

George W. Greenwood, III, President
Chartered—2-4-1923
Savings—$32,334,949

Troy

Commerce Savings & Loan Association of Shawnee
202 S. Main (913) 985-2242

Ulysses

Southwestern Savings & Loan Association of Hugoton
123 W. Central (316) 356-3030

Wamego

Citizens Savings Association of Junction City
414 Lincoln

Wichita

(R16) Air Capitol Savings Association
3832 East Harry 67218
(316) 683-5677
Branches: 3101 S. Seneca, Wichita
8809 West Central, Wichita
1350 N. Woodlawn, Wichita
Assets—$18,620,097

Bill A. Suter, President
Chartered—2-18-1956
Savings—$16,503,866

American Savings Association of Kansas
201 North Main Street 67202
(316) 365-7261
4641 East Douglas Ave., Wichita
1993 West 21st, Wichita

(R41) Reserve Savings & Loan Association
425 N. Broadway 67201
(316) 265-5669
Assets—$7,786,142

G. R. Monroe, President
Chartered—3-15-1926
Savings—$7,173,608

(R42) United Savings & Loan Association
135 N. Main 67202
(316) 262-5484
Assets—$7,691,591

Ray R. Moritz, President
Chartered—5-1-1929
Savings—$5,344,391

(R35) Wichita Perpetual Building & Loan Assn.
120 S. Main 67202
(316) 263-7277
Assets—$10,675,735

Lewis Dannar, President
Gladwyn B. Hollinger, Exec. Vice President & Sec. (MO)
Chartered—3-7-1893 (Mutual)
Savings—$9,013,200

(R) Indicates rank by assets.

Associations by Asset Size, December 31, 1971

Name	Assets			Mortgage Loans	
	1971	1970	1969	1971	1970
(R1) Anchor Savings Kansas City	128,893	105,838	96,985	110,415	92,303
(R2) American Savings of Kansas Topeka	104,091	39,493	34,306	88,861	34,210
(R3) Railroad Building, Loan and Savings Newton	76,830	62,207	56,515	62,656	53,519
(R4) Colonial Savings and Loan Prairie Village	48,088	18,539	16,156	41,452	15,487
(R5) Commerce Savings and Loan Shawnee	42,518	35,754	30,795	38,116	32,212
(R6) Topeka Savings Association Topeka	39,973	36,310	32,681	35,992	31,991
(R7) Kansas Savings and Loan Roeland Park	34,763	17,009	10,045	26,137	13,178
(R8) Leavenworth Mutual Savings and Loan Leavenworth	29,973	25,938	24,080	25,459	21,673
(R9) General Savings Mission	27,624	14,329	13,466	19,934	12,243
(R10) Franklin Savings Ottawa	26,598	22,326	20,961	24,134	20,037
(R11) Peoples Savings and Loan Parsons	25,099	20,437	18,144	21,714	17,909
(R12) Hays Savings Association Hays	24,663	20,325	18,052	20,022	17,346
(R13) Goodland Savings and Loan Goodland	21,550	20,222	19,549	19,456	18,051
(R14) Columbia Savings Emporia	21,509	17,269	16,151	18,198	15,317
(R15) North Kansas Beloit	19,682	15,346	12,453	16,864	13,924
(R16) Air Capitol Savings Wichita	18,620	16,754	16,369	15,956	15,062
(R17) Homestead Savings and Loan Salina	18,128	16,158	14,986	15,422	13,682
(R18) Gibraltar Savings and Loan Kansas City	18,031	15,162	14,684	16,507	13,260
(R19) Postal Savings and Loan Topeka	17,916	16,249	16,146	15,668	13,309
(R20) Citizens Mutual Building and Loan Leavenworth	17,625	15,852	14,788	14,916	13,123
(R21) Home Savings Chanute	16,307	14,070	12,176	14,536	12,615
(R22) Pioneer Savings and Loan McPherson	15,390	14,240	13,309	13,735	12,534
(R23) Peoples Savings and Loan Marysville	15,278	12,511	9,868	13,481	11,371
(R24) Peoples Savings and Loan Sterling	14,145	12,212	10,614	11,903	10,639
(R25) Citizens Savings and Loan Junction City	13,540	11,063	9,750	11,776	9,941

Mortgage Loans	Savings			Members			Borrowers		
1969	1971	1970	1969	1971	1970	1969	1971	1970	1969
88,258	103,860	88,854	83,482	35,406	33,633	32,196	6,994	6,708	6,565
30,923	85,639	30,998	27,900	28,060	10,308	9,407	5,504	1,958	1,865
48,450	67,968	55,027	49,859	18,302	17,792	15,691	8,091	7,786	7,764
14,319	40,984	13,983	13,014	14,276	6,315	5,962	2,722	1,066	1,028
27,358	32,235	26,138	24,130	10,990	10,199	10,291	2,976	2,993	2,497
28,288	32,335	27,952	26,690	9,529	8,976	8,415	2,239	2,149	2,017
8,362	30,338	14,379	7,804	7,829	4,494	2,015	1,064	780	620
20,936	25,595	21,673	20,691	9,496	9,230	8,700	2,474	2,438	2,457
11,982	19,953	11,031	10,339	5,389	3,489	3,990	1,093	964	998
18,927	21,944	19,450	17,865	4,632	4,331	4,835	1,965	2,008	2,011
16,029	18,418	16,210	14,951	4,744	4,572	4,468	2,220	2,133	2,120
15,429	20,428	17,652	15,611	5,865	5,953	4,531	1,842	1,813	1,738
17,485	19,024	17,723	17,359	5,656	5,526	5,048	1,959	1,952	1,900
14,502	19,048	15,508	13,689	5,771	5,055	4,495	1,915	1,745	1,654
11,191	15,692	12,572	11,139	4,296	3,782	3,356	1,314	1,252	977
14,481	16,504	14,426	13,577	8,343	7,704	8,050	1,152	1,195	1,207
12,666	15,671	13,728	13,477	4,187	3,497	4,122	1,401	1,311	1,241
12,872	15,224	13,260	12,345	3,584	3,479	3,314	1,404	1,343	1,378
13,268	14,061	13,086	13,024	5,611	5,629	5,637	1,387	1,326	1,644
12,724	15,268	13,649	12,609	4,728	4,516	4,580	1,812	1,764	1,802
10,126	14,889	12,925	11,170	3,603	3,420	3,456	1,578	1,373	1,199
11,529	13,705	12,533	11,965	4,823	4,800	4,811	1,416	1,403	1,393
8,901	12,147	9,903	8,218	3,982	3,543	3,042	1,058	964	848
9,439	11,174	9,652	8,916	3,447	3,173	3,114	1,235	1,062	998
8,628	10,773	8,854	7,906	4,366	3,956	3,661	909	810	745

Associations by Asset Size, December 31, 1971

Name	Assets			Mortgage Loans	
	1971	1970	1969	1971	1970
(R26) Overland Park Savings and Loan Overland Park	13,063	10,819	9,681	11,369	9,499
(R27) Security Savings and Loan Garden City	12,482	11,161	20,930	10,580	9,365
(R28) Argentine Savings and Loan Kansas City	11,901	10,587	9,769	9,796	8,776
(R29) Home Savings and Loan Manhattan	11,893	10,076	9,267	10,586	8,703
(R30) Liberty Savings and Loan Fort Scott	11,727	10,660	10,401	10,552	8,287
(R31) Lyons Savings and Loan Lyons	11,507	10,577	8,544	10,116	9,399
(R32) Liberal Savings and Loan Liberal	11,332	9,057	8,141	9,393	7,509
(R33) Lawrence Savings Lawrence	11,306	8,847	7,617	10,105	8,039
(R34) Security Savings and Loan Salina	11,046	9,815	9,697	9,410	8,244
(R35) Wichita Perpetual Building & Loan Wichita	10,676	9,734	9,872	9,416	8,553
(R36) Western Savings Pratt	10,657	9,349	8,920	9,001	7,860
(R37) Barber County Savings and Loan Medicine Lodge	10,454	9,519	8,800	9,315	8,419
(R38) Kingman Savings and Loan Kingman	9,149	7,589	6,857	7,709	6,289
(R39) Fidelity Savings and Loan Kansas City	8,992	8,499	7,903	7,501	7,397
(R40) Home Savings and Loan Atchison	7,912	5,991	5,709	6,382	5,224
(R41) Reserve Savings and Loan Wichita	7,786	5,212	3,944	7,118	4,658
(R42) United Savings and Loan Wichita	7,692	7,003	6,848	6,441	5,933
(R43) Morris County Savings and Loan Council Grove	7,596	6,782	5,876	6,541	5,992
(R44) Southwestern Savings and Loan Hugoton	7,575	6,117	5,235	6,766	5,254
(R45) Belleville Building and Loan Belleville	6,787	6,083	4,923	5,777	5,206
(R46) Security Savings and Loan Iola	6,622	6,272	5,086	5,868	5,322
(R47) Golden Belt Savings and Loan Ellis	6,509	5,945	5,649	5,611	5,081
(R48) Norton Savings and Loan Norton	5,799	5,152	4,509	5,056	4,455
(R49) Colby Savings and Loan Colby	5,786	4,497	4,081	5,037	3,833
(R50) Investors Savings and Loan Kinsley	5,392	4,551	4,106	4,650	4,077

Mortgage Loans	Savings			Members			Borrowers		
1969	1971	1970	1969	1971	1970	1969	1971	1970	1969
8,419	11,094	9,177	8,414	4,220	4,039	4,060	711	693	657
9,220	11,297	20,224	10,042	2,832	2,682	2,631	895	927	950
8,368	10,030	9,056	8,445	2,624	2,509	2,554	1,175	1,176	1,177
8,092	9,900	8,629	8,215	2,321	1,970	1,942	729	675	647
8,582	10,400	9,390	9,261	4,180	4,120	4,248	1,004	1,162	1,195
7,635	9,598	8,402	7,689	2,986	2,810	2,762	1,015	947	910
6,944	9,487	7,819	7,044	2,411	2,251	2,056	717	626	588
6,887	9,222	6,957	6,314	3,298	2,578	2,364	904	803	764
8,103	9,812	8,640	8,628	3,236	3,113	3,266	980	931	931
8,511	9,013	8,173	8,225	2,084	2,039	2,016	851	864	845
7,179	8,138	7,334	7,191	3,861	3,800	3,716	594	585	607
7,924	8,877	8,139	7,638	4,015	3,816	3,706	1,156	1,100	1,132
5,553	7,689	6,809	6,284	4,287	4,121	3,853	539	721	639
7,245	7,874	6,975	6,564	1,830	1,760	1,725	664	713	751
4,979	6,690	5,542	5,040	1,989	1,981	2,086	794	682	641
3,613	7,174	4,734	3,571	1,228	1,086	1,235	462	421	329
5,723	5,344	4,641	4,600	1,802	1,933	2,090	687	678	679
5,124	5,690	5,380	4,778	1,691	1,775	1,800	618	567	510
4,642	6,521	5,448	4,607	2,141	1,901	1,644	582	483	428
4,321	5,930	5,044	4,415	2,072	1,996	1,742	570	564	485
4,385	6,031	5,081	4,615	2,122	2,085	2,090	669	702	643
4,857	5,609	5,351	5,131	1,454	1,449	1,447	731	719	713
3,689	5,056	4,420	4,016	1,874	1,778	1,695	653	571	489
3,567	4,838	4,076	3,515	1,301	1,165	1,099	451	398	392
3,677	4,599	4,133	3,638	1,323	1,218	1,350	623	620	598

Associations by Asset Size, December 31, 1971

Name	Assets			Mortgage Loans	
	1971	1970	1969	1971	1970
(R51) Central Savings Concordia	5,255	5,419	5,881	4,096	4,494
(R52) Hiawatha Savings and Loan Hiawatha	4,949	4,686	4,495	4,123	3,821
(R53) Garnett Savings and Loan Garnett	4,896	4,657	4,420	4,313	3,796
(R54) Reserve Building and Loan Oberlin	4,858	4,475	4,041	3,447	3,435
(R55) Mutual Building and Loan Emporia	4,452	4,229	4,365	3,520	3,710
(R56) Rooks County Savings Plainsville	4,333	4,180	3,606	3,863	3,563
(R57) Larned Savings and Loan Larned	3,941	3,255	2,996	3,547	2,936
(R58) Erie Savings and Loan Erie	3,410	2,960	2,901	2,810	2,656
(R59) Russell Savings Russell	3,184	3,061	3,068	2,779	2,553
(R60) Home Savings and Loan Girard	2,850	2,629	2,668	2,251	2,163
(R61) Neodesha Building and Loan Neodesha	2,716	2,625	2,555	2,327	2,263
(R62) Ford County Building and Loan Dodge City	2,568	2,311	2,205	2,165	1,939
(R63) Home Building and Loan Fredonia	498	482	509	456	472
(R64) Citizens Building and Loan Cottonwood Falls	333	322	327	325	310
(R65) State Savings and Loan Topeka	44	48	44	5	1

Mortgage Loans	Savings			Members			Borrowers		
1969	1971	1970	1969	1971	1970	1969	1971	1970	1969
4,821	4,785	4,870	5,459	3,245	2,765	2,741	599	582	587
3,727	4,421	4,207	4,072	1,272	1,276	1,082	561	485	497
3,597	4,136	3,890	3,969	2,110	2,076	2,063	462	438	416
3,169	4,557	3,911	3,698	1,514	1,432	1,315	431	446	420
3,912	3,896	3,689	3,847	1,472	1,077	1,346	525	472	609
3,081	3,872	3,635	3,253	1,525	1,507	1,462	403	403	355
2,652	2,954	2,690	2,467	847	824	746	291	235	321
2,527	2,854	2,569	2,403	1,079	1,075	1,059	408	371	383
2,559	2,819	2,712	2,731	1,156	1,139	1,169	298	276	273
2,055	2,628	2,440	2,489	942	984	1,012	417	395	380
2,327	2,434	2,308	2,113	951	813	900	347	351	366
1,932	2,130	1,973	1,940	738	731	736	270	269	266
498	438	401	415	119	115	119	84	91	95
325	282	270	278	163	66	74	90	99	110
1	15	16	11	4	4	6	2	2	1

(Figures expressed in thousands of dollars.)
(R) Indicates rank by assets.

SERVICE CORPORATIONS

Beloit	
North Kansas Savings Association	North Kansas Service Corporation
Garden City	
Security Savings & Loan Association	Security Service, Inc.
Hays	
Hays Savings Association	Northwest Service Corporation, Inc.
Hugoton	
Southwestern Savings & Loan Association	Southwestern Service, Inc.
Iola	
Security Savings & Loan Association	Iola Service Corporation
Junction City	
Citizens Savings Association	C. S. A. Service, Inc.
Kansas City	
Anchor Savings Association	Crest Financial Corporation
Kingman	
Kingman Savings & Loan Association	Southern Kansas Service, Inc.
Kinsley	
Investors Savings & Loan Association	Community Service, Inc.
McPherson	
Pioneer Savings & Loan Association	Pioneer Service Corporation
Marysville	
Peoples Savings & Loan Association	Peoples Financial Service, Inc.
Mission	
General Savings Association	General Trust Corporation
Norton	
Norton Savings & Loan Association	Norton Services, Inc.
Oberlin	
Reserve Building & Loan Association	Home Service Company
Pratt	
Western Savings Association	Western Service Corporation
Roeland Park	
Kansas Savings & Loan Association	Kansas Diversified Service Corporation
Shawnee Mission	
Commerce Savings & Loan Association	Commerce Investment Company of Shawnee, Inc.

Sterling	
Peoples Savings & Loan Association	P. S. L. Services, Inc.
Topeka	
American Savings Association of Kansas	American Service Corporation

The following six state-chartered associations have invested in Mid-America Enterprises, Incorporated:

Belleville
Belleville Building & Loan Association

Emporia
Columbia Savings Association

Fort Scott
Liberty Savings & Loan Association

Junction City
Citizens Savings Association

Parsons
Peoples Savings & Loan Association

Salina
Homestead Savings & Loan Association

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1972

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1972
No. 74

74th Annual Report
Savings and Loan Department

STATE OF KANSAS

Robert B. Docking, *Governor*

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AT URBANA-CHAMPAIGN

TO THE GOVERNOR OF KANSAS

THE SEVENTY-FOURTH ANNUAL REPORT

OF

KANSAS SAVINGS AND LOAN ASSOCIATIONS

At the Close of Business
December 31, 1972

Published by the
SAVINGS AND LOAN DEPARTMENT
State of Kansas
Oliver J. Estes, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: Paul A. Wolf, *President*
Southwestern Savings & Loan Assn.
Hugoton, Kansas

Vice Chairman: Richard H. Reynolds, *President*
Russell Savings Association
Russell, Kanssas

Member: William F. Grosser, Jr., *President*
Security Savings & Loan Assn.
Salina, Kansas

Member: Harry T. West, *Director*
Anchor Savings Association
Kansas City, Kansas

Member: Paul Hill, *President*
Pittsburg, Kansas
First Federal Savings & Loan Assn.

STAFF

Karl T. Swanson, *Deputy Commissioner*
Sammy K. Lee, *Financial Examiner*
Wendell L. Followell, *Financial Examiner*
Charles L. Amos, *Financial Examiner*

M. Blanche Child, *Secretary*
(Office Manager)
Janice A. Armstrong, *Clerk-Steno*

State of Kansas

ROBERT B. DOCKING Governor
OLIVER J. ESTES Commissioner

Savings and Loan Department
TOPEKA, KANSAS 66612

March 27, 1973

The Honorable Robert B. Docking
Governor, State of Kansas
Topeka, Kansas

Dear Governor Docking:

Again it is my pleasure to submit the Annual Report of Savings and Loan Associations chartered by the State of Kansas, this being the Seventy-Fourth such report prepared by the Department. You will note that the number of Associations remains unchanged at 65, while the number of branch facilities has increased by six to a total of 53.

Another substantial increase in major balance sheet items is illustrated in the growth chart presented on page 5. The growth pattern can only be described as sensational; but, also, there is adequate evidence of successful management of the increase in capital. Combined net earnings (after taxes) for 1972 was 23.5% greater than that of the previous year. More than $57 million of earnings was distributed on savings accounts, an increase of nearly $10 million. Most important from my position was the fact that the combined net worth ratio was maintained at 6.2% of total assets, a decline of only 0.1%.

Serving as Savings and Loan Commissioner has brought me personal satisfaction and a feeling of achievement. Frequently I have stated my conviction that our Associations are managed by capable, conscientious individuals who require a minimum of supervision. The established policy of avoiding unnecessary interference in the decisions of management will be continued.

I must acknowledge the cooperation of the industry, the assistance of a very capable Savings and Loan Board, the diligent efforts of a loyal and dedicated staff, and the confidence and support of your office.

Sincerely,

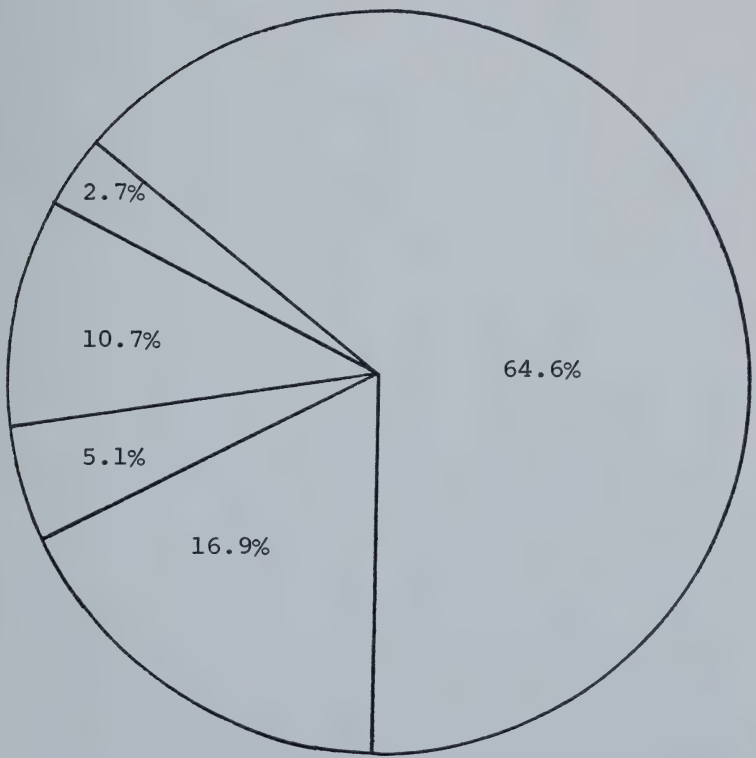
Oliver J. Estes

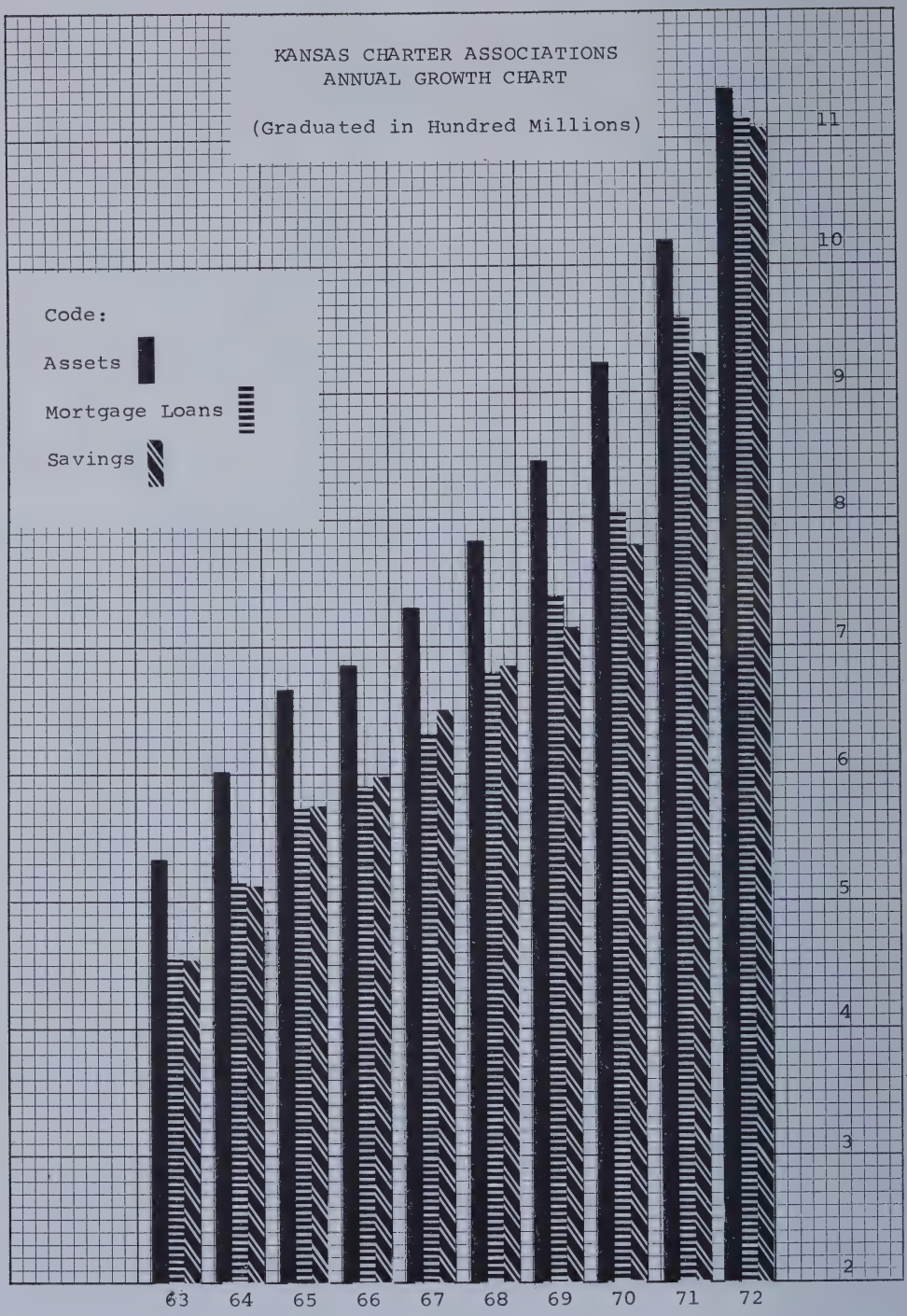
Oliver J. Estes
Commissioner

DISTRIBUTION OF 1972 EARNINGS

(Amounts in Thousands of Dollars)

Dividends	$57,001	64.6%
Federal Income Tax	2,415	2.7
Reserves and Surplus	9,411	10.7
Interest on Borrowed Money	4,502	5.1
Operating and Other Expenses	14,870	16.9
Gross Earnings	$88,199	100.0%




KANSAS CHARTER ASSOCIATIONS
ANNUAL GROWTH CHART
(Graduated in Hundred Millions)
Code:
Assets
Mortgage Loans
Savings
11
10
9
8
7
6
5
4
3
2
63
64
65
66
67
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69
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72

Report of condition and operations for all state-chartered savings and loan associations in Kansas by calendar year as of December 31 of each year.

(In thousands of dollars)

FINANCIAL STATEMENT

Assets	*1972*	*1971*	*1970*
Real Estate Loans and Contracts	$1,164,051	$960,791	$809,891
Other Loans	19,498	12,489	7,414
Real Estate Owned	2,105	2,405	2,886
Government Obligations	78,074	73,110	58,901
Other Securities	34,425	23,992	5,488
Cash	18,967	17,845	20,727
Office Premises and equipment	16,726	12,373	11,050
Other Assets	8,249	6,942	3,240
FSLIC Prepayment Premiums	6,723	6,802	7,909
Total	$1,348,818	$1,116,749	$927,506
Capital and Liabilities			
Savings Accounts	$1,118,054	$931,013	$778,522
Borrowed Money	91,441	72,295	55,470
Loans in Process	36,300	26,616	18,540
Other Liabilities	12,408	10,530	8,367
Equity Stock	5,705	5,216	4,344
Reserves	54,860	47,906	45,224
Paid in Surplus	1,071	490	639
Deferred Credits	7,213	5,674	2,778
Specific Reserves	9	155	45
Undivided Profits	21,757	16,854	13,577
Total	$1,348,818	$1,116,749	$927,506
Total Savings Accounts	322,915	297,234	274,139
Total Borrowers	85,206	81,677	78,316

EXPENSE AND INCOME DISTRIBUTION

Income	*1972*	*1971*	*1970*
Interest Income	$80,779	$65,573	$54,678
Other Income	7,420	5,828	4,126
Total Income	$88,199	$71,401	$58,804
Expense			
Operating Expense	$14,660	$12,230	$10,866
Other Expense	4,712	3,981	3,614
Total Expense	$19,372	$16,211	$14,480
Net Income Before Federal Income Tax	$68,827	$55,190	$44,324
Distribution of Net Income			
Earnings Distributed on Savings	$57,001	$47,134	$39,408
Federal Income Tax	2,415	1,403	771
Transfers to Reserve and Surplus	9,411	6,653	4,145
Net Income	$68,827	$55,190	$44,324

	1972	*1971*	*1970*
Number of Associations Chartered by the State	65	65	67
Number of Associations Having Branch Offices	23	21	23
Number of Branch Offices	53	47	45
Number of Associations Whose Accounts Are Insured	57	57	59
Assets of Stock Companies (41)	$973,419	$799,792	$655,192
Assets of Mutual Companies (24)	375,399	316,957	272,314
Total Assets of All Associations	1,348,818	1,116,749	927,506
Equity Stock	5,705	5,216	4,344
Savings Accounts December 31	$1,118,054	$931,013	$778,522
Gross Income	88,199	71,401	58,804
Net Worth as of December 31	90,606	76,140	66,562
Dividends Paid for Year	57,001	47,134	39,408

INDEX OF KANSAS STATE CHARTERED ASSOCIATIONS

Abilene

Central Savings Association of Concordia
301 Broadway (913) 263-1332

Anthony

Kingman Savings & Loan of Kingman
123½ N. Bluff (316) 842-5231

Atchison

(R41) Home Savings & Loan Association
110 N. 5th Street 66002
(913) 367-2011
Assets—$9,368,821

Glenn M. Heider, President
Chartered—3-30-1896 (Mutual)
Savings—$8,112,880

Commerce Savings & Loan of Shawnee
601 Commercial (913) 367-6416

Augusta

American Savings Association of Kansas
203 W. Seventh Street (316) 775-2283

Belleville

(R44) Belleville Building & Loan Association
1830 M Street 66935
(913) 527-2727
Assets—$8,255,303

Wayne Hoffman, President
Chartered—7-2-1923 (Permanent)
Savings—$6,955,297

Beloit

(R14) North Kansas Savings Association
120 E. Main 67420
(913) 738-2255
Branches: 265 "F" Street, Phillipsburg
530 West 6th, Junction City
Assets—$25,891,541

Roger L. Chester, President
Chartered—10-29-1929 (Guarantee)
Savings—$20,223,994

Chanute

(R23) Home Savings Association
Lincoln and Walnut 66720
(316) 431-1100
Assets—$18,169,201

Roy D. Myers, President
Chartered—3-31-1886 (Mutual)
Savings—$16,690,811

Colby

(R48) Colby Savings & Loan Association
490 N. Franklin Avenue 67701
(913) 462-3357
Assets—$6,769,737

Jesse J. Evans, President
Darrell E. Siecgrist, Sec. (MO)
Chartered—7-16-1923 (Permanent)
Savings—$5,928,119

Concordia

(R51) Central Savings Association
201 W. 6th Street 66901
(913) 243-2355
Branch: 301 Broadway, Abilene
Assets—$6,335,393

Robert P. Dyck, President
Chartered—8-23-1889 (Guarantee)
Savings—$5,469,377

Cottonwood Falls

(R64) Citizens Building & Loan Association
66845 (316) 273-6611
Assets—$327,312

John I. McClellan, President
R. L. Carrier, Sec. (MO)
Chartered—4-13-1895 (Mutual)
Savings—$278,660

Council Grove

(R43) Morris County Savings & Loan Association
116 W. Main Street 66846
(316) 767-6115
Assets—$8,288,627

Morris S. Dowell, President
John C. Higginbotham, Sec. (MO)
Chartered—10-16-1919 (Permanent)
Savings—$6,353,872

Dodge City

(R61) Ford County Building & Loan Association
307 W. Spruce Street 67801
(316) 225-4181
Assets—$3,072,357

Fredric R. Young, President
Chartered—3-9-1909 (Mutual)
Savings—$2,456,508

Investors Savings & Loan Association
Village Square Shopping Center

Elkhart

Southwestern Savings & Loan Association
444 Morton Street

Ellis

(R46) Golden Belt Savings & Loan Association
1015 Washington Street 67637
(913) 726-4423
Assets—$7,691,214

Tom Johns, President
Chartered—1-26-1920 (Guarantee)
Savings—$6,293,552

Ellsworth

Lyons Savings & Loan Association of Lyons
125 N. Douglas (316) GR2-3842

Emporia

(R12) Columbia Savings Association
715 Merchant Street 66801
(316) 342-1832
Assets—$27,228,754

Joe J. Morris, President
Chartered—3-27-1927 (Permanent)
Savings—$23,873,340

(R57) Mutual Building & Loan Association
602 Commercial Street
(316) 342-0125
Assets—$4,571,350

H. L. Kendig, President
James M. Roth, (MO)
Chartered—3-12-1907 (Permanent)
Savings—$3,966,095

Erie

(R58) Erie Savings & Loan Association
201 S. Main 66733
(316) 244-3274
Assets—$3,943,838

Cleo I. Dalton, President
Chartered—3-5-1884 (Mutual)
Savings—$3,474,639

Fairway

Colonial Savings & Loan of Prairie Village
2701 Johnson Drive

Fort Scott

(R33) Liberty Savings & Loan Association
10 S. Main 66701
(316) 233-0300
Assets—$12,971,171

F. E. Myers, President
Chartered—6-19-1919 (Mutual)
Savings—$11,526,464

Fredonia

(R63) Home Building & Loan Association
612½ Madison Street 66736
(316) 378-2351
Assets—$509,866

Rex M. Bunch, President
Clyde E. Myers, Exec. Vice President, (MO)
Chartered—11-4-1904 (Mutual)
Savings—$450,716

Garden City

(R30) Security Savings & Loan Association
117 E. Laurel 67846
(316) 276-3495
Assets—$13,828,878

W. W. Wells, President
A. E. Rudd, Secretary, (MO)
Chartered—4-9-1956 (Guarantee)
Savings—$12,509,207

Great Western Savings & Loan Association
1007 North Main Street

Gardner

American Savings Association of Kansas
104 East Main

Garnett

(R54) Garnett Savings & Loan Association
517 Oak Street 66032
(913) 488-5451
Assets—$5,508,040

S. R. Cramer, President
Darrell Berry, Exec. Vice President, (MO)
Chartered—3-20-1914 (Mutual)
Savings—$4,682,854

Girard

(R60) Home Savings & Loan Association
103 N. Summit 66743
(316) 724-8710
Assets—$3,166,331

W. H. Seifert, President
Chartered—4-8-1884 (Reserve)
Savings—$2,929,809

Goodland

(R15) Goodland Savings & Loan Association
1114 Main Street 67735
(913) 899-2393
Assets—$23,610,154

Doris E. Soden, President
Chartered—9-24-1924 (Guarantee)
Savings—$20,741,863

Great Bend

Colonial Savings & Loan of Prairie Village
Broadway at Morton (316) 792-2471

Peoples Savings & Loan Association of Sterling
16th at Stone (316) 792-2196

Greensburg

Western Savings Association of Pratt
202 S. Main

Hays

(R11) Hays Savings Association
1011 Fort Street 67601
(913) 625-3413
Branch: 2814 Vine St., Hays
Assets—$29,481,749

Frank A. Lowman, President
Chartered—10-14-1919 (Permanent)
Savings—$24,580,653

Hiawatha

(R52) Hiawatha Savings & Loan Association
201 S. 6th Street 66434
(913) 742-2153
Assets—$5,938,039

Robert S. Moser, President
Chartered—11-1-1921 (Guarantee)
Savings—$5,356,649

Holton

American Savings Association of Kansas
129 W. Fourth Street (913) 364-3188

Hugoton

(R42) Southwestern Savings & Loan Association
613 S. Main 67951
(316) 544-4355
Branches: 123 W. Central, Ulysses
601 Main St., Scott City
444 Morton, Elkhart
Assets—$9,227,589

Paul A. Wolf, President
William C. Bond, Sec. (MO)
Chartered—3-5-1962 (Guarantee)
Savings—$8,021,429

Iola

(R45) Security Savings & Loan Association
103 E. Madison Avenue 66749
(316) 365-2432
Assets—$7,698,663

Stanley E. Toland, President
Darrell D. Buss, Sec. (MO)
Chartered—4-19-1924 (Permanent)
Savings—$7,022,429

Junction City

(R25) Citizens Savings Association
510 N. Jefferson Street 66441
(913) 238-3177
Branch: 414 Lincoln, Wamego
Assets—$16,603,704

Darrell D. Saville, President
Chartered—12-8-1908 (Permanent)
Savings—$12,948,309

North Kansas Savings & Loan Association of Beloit
530 West Sixth Street (913) 238-1147

Kansas City

(R1) Anchor Savings Association
8200 State Avenue 66110
(913) 334-2000
Branches: 421 S. Hickory, Ottawa
900 Ohio, Lawrence
3740 W. 95th St., Leawood
731 Minnesota Ave., Kansas City
5601 Johnson Drive, Mission
9531 Metcalf Ave., Overland Park
115 S. Kansas, Olathe
Assets—$153,804,365

David B. Ricker, President
Chartered—7-14-1924 (Guarantee)
Savings—$119,544,504

(R28) Argentine Savings & Loan Association
3004 Strong Avenue 66106
(913) 831-2004
Assets—$13,233,732

W. W. Mack, President
Charles H. Steffens, Sec., (MO)
Chartered—10-6-1906 (Mutual)
Savings—$11,094,521

(R40) Fidelity Savings & Loan Association
1300 North 78th St. 66112
(913) 334-1800
Assets—$10,124,672

Don A. Ellis, President
Chartered—10-15-1901 (Mutual)
Savings—$8,836,510

General Savings Association of Mission
4601 State Avenue
(913) 371-7454

(R17) Gibraltar Savings & Loan Association
909 N. Seventh Street 66101
(913) 621-5353
Branch: 6000 Leavenworth Road 66104
Assets—$22,586,983

James F. Roy, President
Chartered—8-15-1895 (Mutual)
Savings—$17,786,184

Kingman

(R39) Kingman Savings & Loan Association
401 N. Main 67068
(316) 532-3451
Branch: 123½ N. Bluff, Anthony
Assets—$10,682,787

Jack H. Paul, President
Chartered—1-3-1909 (Mutual)
Savings—$8,866,029

Kinsley

(R49) Investors Savings & Loan Association
112 E. 6th 67547
(316) 659-3332
Branch: Village Square Shopping Center, Dodge City
Assets—$6,560,935

M. E. Austin, President
Chartered—4-11-1921 (Mutual)
Savings—$5,822,968

Larned

(R56) Larned Savings & Loan Association
114 W. 6th 67550
(316) 285-3241
Assets—$4,687,398

Vonley R. Bucklin, President
Chartered—7-23-1921 (Guarantee)
Savings—$3,476,604

Lawrence

(R26) Lawrence Savings Association
9th and Vermont 66044
(913) 843-0460
Assets—$15,850,625

H. C. Brinkman, President
M. D. Vaughn, Exec. Vice President and Sec., (MO)
Chartered—12-19-1908 (Mutual)
Savings—$12,277,742

Anchor Savings Association of Kansas City
900 Ohio Street (913) VI2-1000

Leavenworth

(R19) Citizens Mutual Building & Loan Assn.
312 S. Fifth Street 66048
(913) 682-3232
Assets—$20,071,133

Charles W. Timmons, President
Chartered—3-4-1884 (Mutual)
Savings—$16,997,885

(R9) Leavenworth Mutual Savings & Loan Assn.
100 S. 4th Street 66048
(913) 682-3491
Branches: 403 E. 4th St., Tonganoxie
3400 S. 4th Street Trafficway, Leavenworth
Oskaloosa
Assets—$33,401,555

Donald E. Biggs, President
Chartered—4-6-1888 (Mutual)
Savings—$28,511,629

Leawood

Anchor Savings Association of Kansas City
3720 W. 95th Street (913) NI8-4200

Commerce Savings & Loan Association of Shawnee
103rd Street and State Line

Lenexa

Commerce Savings & Loan Association of Shawnee
13001 W. 95th Street (913) 888-5282

Liberal

(R29) Great Western Savings & Loan Association
824 N. Kansas 67901
(316) 624-7204
Branch: 1007 N. Main, Garden City
Assets—$14,014,284

James A. Blakemore, Jr., President
Chartered—11-30-1960 (Guarantee)
Savings—$11,914,204

Lindsborg

Colonial Savings & Loan Association of Prairie Village
110 S. Main (913) 227-5631

Lyons

(R31) Lyons Savings & Loan Association
200 E. Avenue, South 67554
(316) 257-2316
Branch: 125 N. Douglas, Ellsworth
Assets—$13,445,023

Robert G. Martin, President
Donald D. Turner, Exec. Vice President, (MO)
Chartered—5-12-1913 (Mutual)
Savings—$11,432,254

Manhattan

(R28) Home Savings & Loan Association
630 Humboldt 66502
(913) 776-4733
Assets—$14,275,688

Robert N. Haines, President
Chartered—8-20-1906 (Mutual)
Savings—$11,594,256

Peoples Savings & Loan Association of Marysville
Westloop Shopping Center

Marysville

(R22) Peoples Savings & Loan Association
822 Broadway 66508
(913) 562-2388
Branches: 913 Main Street, Sabetha
Westloop Shopping Center, Manhattan
Assets—$18,801,854

Dr. J. A. Beveridge, President
Bill D. Strange, Exec. Vice President, (MO)
Chartered—10-21-1921 (Permanent)
Savings—$15,294,121

McPherson

(R21) Pioneer Savings & Loan Association
120 W. Kansas 67460
(316) 241-1220
Assets—$19,525,259

John K. Bremyer, President
Jim Onken, Exec. Vice President, (MO)
Chartered—10-20-1919 (Guarantee)
Savings—$15,866,309

Medicine Lodge

(R35) Barber County Savings & Loan Association
120 E. Kansas 67104
(316) 886-5619
Assets—$12,127,982

S. A. Harrison, President
Jack Greenwood, Sec.-Treas., (MO)
Chartered—11-28-1919 (Permanent)
Savings—$10,257,007

Mission

(R8) General Savings Association
6263 Nall Avenue, Box 558 66201
(913) 362-8900
Branches: 4601 State Avenue
Indian Springs Shopping Center
97th and Metcalf, Overland Park
Assets—$41,224,420

Roger W. Gramly, President
Chartered—10-21-1921 (Permanent)
Savings—$30,761,023

Anchor Savings Association of Kansas City
5601 Johnson Drive
(913) HE2-2125

Neodesha

(R62) Neodesha Building and Loan Association,
421 Main Street 66757
(316) 325-2915
Assets—$2,959,164

F. H. McCarter, President
Chartered—2-12-1887 (Mutual)
Savings—$2,650,065

Newton

(R3) Railroad Building, Loan & Savings Assn.
129 E. Broadway 67114
(316) 238-3130
Assets—$92,429,526

Joseph A. Murphree, President
Chartered—5-1-1896 (Mutual)
Savings—$84,761,586

Norton

(R50) Norton Savings & Loan Association
202 E. Washington Street 67654
(913) 927-2122
Assets—$6,560,646

R. D. Bower, President
Marvin S. Steinert, Exec. Vice President, (MO)
Chartered—5-20-1922 (Permanent)
Savings—$5,668,143

Oberlin

(R53) Reserve Building & Loan Association
101 N. Pennsylvania 67749
(913) 475-3011
Assets—$5,819,015

Boyd Bainter, President
Chartered—6-9-1922 (Permanent)
Savings—$5,450,560

Olathe

Anchor Savings Association of Kansas City
115 S. Kansas Avenue (913) ST2-0730

Franklin Savings Association of Ottawa
101 W. Loula St. (913) 764-2355

Osage City

American Savings Association of Kansas
505 Market Street (913) 528-2500

Oskaloosa

Leavenworth Mutual Savings & Loan Association

Ottawa

(R10) Franklin Savings Association
109 E. Second 66067
(913) 242-2804
Branch: 101 W. Loula, Olathe
Assets—$29,629,738
Winton A. Winter, President
Jess R. Gilmore, Exec. Vice President, (MO)
Chartered—2-9-1889 (Gurantee)
Savings—$25,356,403

Anchor Savings Association of Kansas City
421 S. Hickory (913) CH2-1400

Overland Park

(R27) Overland Park Savings & Loan Association
9400 Antioch 66212
(913) 642-3030
Assets—$15,016,578
Harold B. Osborne, President
Chartered—5-20-1925 (Permanent)
Savings—$12,669,971

Anchor Savings Association of Kansas City
9531 Metcalf Ave. (913) NI2-3292

Commerce Savings & Loan Association of Shawnee
9533 Nall (913) 649-9050

General Savings Association
97th and Metcalf

Parsons

(R13) Peoples Savings & Loan Association
1819 Main Street 67357
(316) 421-4600
Assets—$26,654,476
James E. Scaletty, President
Chartered—11-2-1923 (Guarantee)
Savings—$20,918,887

Phillipsburg

North Kansas Savings Association of Beloit
265 F Street (913) 543-5229

Plainville

(R55) Rooks County Savings Association
First and Jefferson 67663
(913) 434-2045
Assets—$4,830,199
Max M. Wilson, President
Chartered—12-1-1952 (Guarantee)
Savings—$4,320,900

Prairie Village

(R4) Colonial Savings & Loan Association
4000 Somerset Drive 66208
(913) 648-6500
Branches: 3948 W. 69th St. Terrace, Prairie Village
2701 Johnson Drive, Fairway
Broadway and Morton, Great Bend
110 S. Main, Lindsborg
600 S. Santa Fe, Salina
Assets—$55,640,843

James D. Hotchkiss, President
Chartered—3-30-1961 (Guarantee)
Savings—$49,737,336

Pratt

(R37) Western Savings Association
201 S. Main 67124
(316) 672-6411
Branch: 202 S. Main, Greensburg
Assets—$11,598,220

Robert G. Lake, President
Chartered—1-14-1950 (Reserve)
Savings—$9,083,547

Roeland Park

(R5) Kansas Savings & Loan Association
5115 Roe Boulevard
(913) 362-1400
Assets—$53,467,011

Charles A. Bauer, President
Chartered—9-28-1908 (Guarantee)
Savings—$44,567,171

Russell

(R59) Russell Savings Association
7th and Main Streets 67665
(913) 483-3333
Assets—$3,292,635

Richard H. Reynolds, President and Secretary
Chartered—4-10-1924 (Guarantee)
Savings—$2,907,867

Sabetha

Peoples Savings and Loan Association of Marysville
913 Main Street

Salina

(R16) Homestead Savings & Loan Association
104 E. Iron Avenue 67401
(913) 827-7257
Assets—$22,992,649

Allen R. Dodge, President
Chartered—11-12-1889 (Mutual)
Savings—$19,009,936

(R34) Security Savings & Loan Association
333 S. Santa Fe Avenue 67401
(913) 825-4441
Assets—$12,934,077

William F. Grosser, Jr., President
Chartered—1-6-1899 (Mutual)
Savings—$11,580,840

Colonial Savings & Loan Association of Prairie Village
600 S. Santa Fe (913) TA5-0264

Scott City

Southwestern Savings & Loan Association of Hugoton
601 S. Main St.

Shawnee

(R6) Commerce Savings & Loan Association
5931 Nieman Road 66203
(913) 631-6600
Branches: 601 Commercial, Atchison
9533 Nall, Overland Park
13001 W. 95th St., Lenexa
202 S. Main, Troy
103rd St. and State Line, Leawood
Assets—$52,427,298

Jack L. Roberts, President
Chartered—2-16-1919 (Guarantee)
Savings—$38,878,961

Sterling

(R24) Peoples Savings & Loan Association
205 S. Broadway 67579
(316) 278-3254
Branch: 16th at Stone, Great Bend
Assets—$18,127,886

R. C. Wyatt, President-Sec.
Chartered—3-11-1921 (Mutual)
Savings—$13,355,928

Tonganoxie

Leavenworth Mutual Savings & Loan Association of Leavenworth
403 E. 4th Street (913) VI5-2556

Topeka

(R2) American Savings Association of Kansas
1035 Topeka Avenue, P. O. Box 681
(913) 357-1271 66601
Branches: 400 Croix Street, Topeka
500 Market Street, Osage City
129 West Fourth St., Holton
203 West 7th St., Augusta
104 East Main, Gardner
201 North Main, Wichita
4641 East Douglas, Wichita
1993 West 21st St., Wichita
Assets—$133,189,250

Merle D. Speer, President
Chartered—12-27-1923 (Guarantee)
Savings—$107,986,805

(R20) Postal Savings & Loan Association
108 W. Eighth Street 66603
(913) 354-7736
Branches: 2011 Gage Boulevard, Topeka
3018 North Topeka Blvd., Topeka
Assets—$20,045,159

George M. Hersh, President
Chartered—8-17-1925 (Guarantee)
Savings—$15,689,600

(R65) State Savings & Loan Association
420 W. 33rd 66611
(913) 266-4220
Assets—$142,211

James P. Buchele, President
Chartered—3-10-1923 (Permanent)
Savings—$114,887

(R7) Topeka Savings Association
634 Kansas Avenue 66603
(913) 232-0402
Branch: 4001 Huntoon, Topeka
Assets—$45,056,104

George W. Greenwood, III, President
Chartered—2-4-1923 (Guarantee)
Savings—$37,425,569

Troy

Commerce Savings & Loan Association of Shawnee
202 S. Main (913) 985-2242

Ulysses

Southwestern Savings & Loan Association of Hugoton
123 W. Central (316) 356-3030

Wamego

Citizens Savings Association of Junction City
414 Lincoln

Wichita

(R18) Air Capitol Savings Association
3832 East Harry 67218
(316) 683-5677
Branches: 3101 S. Seneca, Wichita
8809 West Central, Wichita
1350 N. Woodlawn, Wichita
Assets—$22,558,172

Bill A. Suter, President
Chartered—2-18-1956 (Guarantee)
Savings—$19,533,070

American Savings Association of Kansas
201 North Main Street 67202
(316) 365-7261
4641 East Douglas Ave., Wichita
1993 West 21st, Wichita

(R38) Reserve Savings & Loan Association
425 N. Broadway, P. O. Box 7106 67201
(316) 265-5669
Assets—$11,507,397

G. R. Monroe, President
Chartered—1-21-1926 (Guarantee)
Savings—$10,776,055

(R47) United Savings & Loan Association
135 N. Main 67202
(316) 262-5484
Assets—$7,211,328

Ray R. Moritz, President
Chartered—5-1-1929 (Reserve)
Savings—$5,843,819

(R36) Wichita Perpetual Building & Loan Assn.
120 S. Main 67202
(316) 263-7277
Assets—$11,851,755

Lewis Dannar, President
Gladwyn B. Hollinger, Exec. Vice President and Sec., (MO)
Chartered—3-7-1893 (Mutual)
Savings—$9,584,465

(R) Indicates rank by assets.

Associations by Asset Size, December 31, 1972

Name	Assets			Mortgage Loans	
	1972	1971	1970	1972	1971
(R1) Anchor Savings Kansas City	153,804	128,893	105,838	132,665	110,415
(R2) American Savings Assn. of Kansas Topeka	133,189	104,091	39,493	115,583	88,861
(R3) Railroad Building, Loan and Savings Newton	92,430	76,830	62,207	76,671	62,656
(R4) Colonial Savings and Loan Prairie Village	55,641	48,088	18,539	49,229	41,452
(R5) Kansas Savings and Loan Roeland Park	53,467	34,763	17,009	44,701	26,137
(R6) Commerce Savings and Loan Shawnee	52,427	42,518	35,754	44,718	38,116
(R7) Topeka Savings Topeka	45,056	39,973	36,310	39,947	35,992
(R8) General Savings Mission	41,224	27,624	14,329	31,190	19,934
(R9) Leavenworth Mutual Savings and Loan Leavenworth	33,402	29,973	25,938	29,818	25,459
(R10) Franklin Savings Ottawa	29,630	26,598	22,326	26,630	24,134
(R11) Hays Savings Hays	29,482	24,663	20,325	23,664	20,022
(R12) Columbia Savings Emporia	27,229	21,509	17,269	23,221	18,198
(R13) Peoples Savings and Loan Parsons	26,654	25,099	20,437	22,192	21,714
(R14) North Kansas Savings Beloit	25,892	19,682	15,346	22,776	16,864
(R15) Goodland Savings and Loan Goodland	23,610	21,550	20,222	21,380	19,456
(R16) Homestead Savings and Loan Salina	22,993	18,128	16,158	20,100	15,422
(R17) Gibraltar Savings and Loan Kansas City	22,587	18,031	15,162	20,326	16,507
(R18) Air Capitol Savings Wichita	22,558	18,620	16,754	17,400	15,956
(R19) Citizens Mutual Building and Loan Leavenworth	20,071	17,625	15,852	17,593	14,916
(R20) Postal Savings and Loan Topeka	20,045	17,916	16,249	16,987	15,668
(R21) Pioneer Savings and Loan McPherson	19,525	15,390	14,240	17,246	13,735
(R22) Peoples Savings and Loan Marysville	18,802	15,278	12,511	17,003	13,481
(R23) Home Savings Chanute	18,169	16,307	14,070	16,115	14,536
(R24) Peoples Savings and Loan Sterling	18,128	14,145	12,212	15,488	11,903
(R25) Citizens Savings and Loan Junction City	16,604	13,540	11,063	14,058	11,776

Mortgage Loans	Savings			Investors			Borrowers		
1970	1972	1971	1970	1972	1971	1970	1972	1971	1970
92,303	119,545	103,860	88,854	37,291	35,406	33,633	7,539	6,994	6,708
34,210	107,987	85,639	30,998	30,719	28,060	10,308	6,506	5,504	1,958
53,519	84,762	67,968	55,027	21,384	18,302	17,792	6,678	8,091	7,786
15,487	49,737	40,984	13,983	15,192	14,276	6,315	3,004	2,722	1,066
13,178	44,567	30,338	14,379	10,456	7,829	4,494	1,463	1,064	780
32,212	38,879	32,235	26,138	12,575	10,990	10,199	3,248	2,976	2,993
31,991	37,426	32,335	27,952	10,025	9,529	8,976	2,375	2,239	2,149
12,243	30,761	19,953	11,031	7,633	5,389	3,489	1,474	1,093	964
21,673	28,512	25,595	21,673	9,777	9,496	9,230	2,518	2,474	2,438
20,037	25,356	21,944	19,450	4,931	4,632	4,331	1,753	1,965	2,008
17,346	24,581	20,428	17,652	6,583	5,865	5,953	1,880	1,842	1,813
15,317	23,873	19,048	15,508	6,694	5,771	5,055	2,069	1,915	1,745
17,909	20,919	18,418	16,210	5,010	4,744	4,572	2,033	2,220	2,133
13,924	20,224	15,692	12,572	4,908	4,296	3,782	1,559	1,314	1,252
18,051	20,742	19,024	17,723	5,809	5,656	5,526	2,031	1,959	1,952
13,682	19,010	15,671	13,728	4,991	4,187	3,497	1,578	1,401	1,311
13,260	17,786	15,224	13,260	3,936	3,584	3,479	1,487	1,404	1,343
15,062	19,533	16,504	14,426	8,751	8,343	7,704	1,150	1,152	1,195
13,123	16,998	15,268	13,649	4,755	4,728	4,516	1,751	1,812	1,764
13,309	15,690	14,061	13,086	5,474	5,611	5,629	1,427	1,387	1,326
12,534	15,866	13,705	12,533	5,065	4,823	4,800	1,430	1,416	1,403
11,371	15,294	12,147	9,903	4,634	3,982	3,543	1,225	1,058	964
12,615	16,691	14,889	12,925	3,626	3,603	3,420	1,668	1,578	1,373
10,639	13,356	11,174	9,652	3,670	3,447	3,173	1,353	1,235	1,062
9,941	12,948	10,773	8,854	4,754	4,366	3,956	1,036	909	810

Associations by Asset Size, December 31, 1972

Name	Assets			Mortgage Loans	
	1972	1971	1970	1972	1971
(R26) Lawrence Savings Lawrence	15,851	11,306	8,847	14,263	10,105
(R27) Overland Park Savings and Loan Overland Park	15,017	13,063	10,819	12,939	11,369
(R28) Home Savings and Loan Manhattan	14,276	11,893	10,076	12,811	10,586
(R29) Great Western Savings and Loan Liberal	14,014	11,332	9,057	12,348	9,393
(R30) Security Savings and Loan Garden City	13,829	12,482	11,161	11,308	10,580
(R31) Lyons Savings and Loan Lyons	13,445	11,507	10,577	12,129	10,116
(R32) Argentine Savings and Loan Kansas City	13,234	11,901	10,587	11,810	9,796
(R33) Liberty Savings and Loan Fort Scott	12,971	11,727	10,660	11,611	10,552
(R34) Security Savings and Loan Salina	12,934	11,046	9,815	11,020	9,410
(R35) Barber County Savings and Loan Medicine Lodge	12,128	10,454	9,519	10,723	9,315
(R36) Wichita Perpetual Building & Loan Wichita	11,852	10,676	9,734	10,577	9,416
(R37) Western Savings Pratt	11,598	10,657	9,349	9,845	9,001
(R38) Reserve Savings and Loan Wichita	11,507	7,786	5,212	10,262	7,118
(R39) Kingman Savings and Loan Kingman	10,683	9,149	7,589	9,094	7,709
(R40) Fidelity Savings and Loan Kansas City	10,125	8,992	8,499	8,065	7,501
(R41) Home Savings and Loan Atchison	9,369	7,912	5,991	8,205	6,382
(R42) Southwestern Savings and Loan Hugoton	9,228	7,575	6,117	7,917	6,766
(R43) Morris County Savings and Loan Council Grove	8,289	7,596	6,782	6,703	6,541
(R44) Belleville Building and Loan Belleville	8,255	6,787	6,083	7,158	5,777
(R45) Security Savings and Loan Iola	7,699	6,622	6,272	6,582	5,868
(R46) Golden Belt Savings and Loan Ellis	7,692	6,509	5,945	6,908	5,611
(R47) United Savings and Loan Wichita	7,211	7,692	7,003	6,106	6,441
(R48) Colby Savings and Loan Colby	6,770	5,786	4,497	5,781	5,037
(R49) Investors Savings and Loan Kinsley	6,561	5,392	4,551	5,780	4,650
(R50) Norton Savings and Loan Norton	6,561	5,799	5,152	5,723	5,056

Mortgage Loans	Savings			Investors			Borrowers		
1970	1972	1971	1970	1972	1971	1970	1972	1971	1970
8,039	12,278	9,222	6,957	3,975	3,298	2,578	1,050	904	803
9,499	12,670	11,094	9,177	4,375	4,220	4,039	705	711	693
8,703	11,594	9,900	8,629	2,657	2,321	1,970	793	729	675
7,509	11,914	9,487	7,819	2,692	2,411	2,251	856	717	626
9,365	12,509	11,297	10,224	2,848	2,832	2,682	872	895	927
9,399	11,432	9,598	8,402	3,198	2,986	2,810	1,049	1,015	947
8,776	11,095	10,030	9,056	2,732	2,624	2,509	1,184	1,175	1,176
8,287	11,526	10,400	9,390	4,542	4,180	4,120	1,017	1,004	1,162
8,244	11,581	9,812	8,640	3,432	3,236	3,113	1,070	980	931
8,419	10,257	8,877	8,139	4,062	4,015	3,816	1,224	1,156	1,100
8,553	9,584	9,013	8,173	1,658	2,084	2,039	851	851	864
7,860	9,084	8,138	7,334	3,935	3,861	3,800	598	594	585
4,658	10,776	7,174	4,734	1,426	1,228	1,086	613	462	421
6,289	8,866	7,689	6,809	4,427	4,287	4,121	654	530	721
7,397	8,837	7,874	6,975	1,950	1,830	1,760	644	664	713
5,224	8,113	6,690	5,542	2,173	1,989	1,981	850	794	682
5,254	8,021	6,521	5,448	2,336	2,141	1,901	656	582	483
5,992	6,354	5,690	5,380	1,774	1,691	1,775	647	618	567
5,206	6,955	5,930	5,044	2,211	2,072	1,996	620	570	564
5,322	7,022	6,031	5,081	2,151	2,122	2,085	676	669	702
5,081	6,294	5,609	5,351	1,511	1,454	1,449	783	731	719
5,933	5,844	5,344	4,641	1,790	1,802	1,933	645	687	678
3,833	5,928	4,838	4,076	1,475	1,301	1,165	479	451	398
4,077	5,823	4,599	4,133	1,711	1,323	1,218	644	623	620
4,455	5,668	5,056	4,420	1,950	1,874	1,778	688	653	571

Associations by Asset Size, December 31, 1972

Name	Assets			Mortgage Loans	
	1972	1971	1970	1972	1971
(R51) Central Savings Concordia	6,335	5,255	5,419	5,234	4,096
(R52) Hiawatha Savings and Loan Hiawatha	5,938	4,940	4,686	4,567	4,123
(R53) Reserve Building and Loan Oberlin	5,819	4,858	4,475	3,826	3,447
(R54) Garnett Savings and Loan Garnett	5,508	4,896	4,657	4,813	4,313
(R55) Rooks County Savings Plainville	4,830	4,333	4,180	4,291	3,863
(R56) Larned Savings and Loan Larned	4,687	3,941	3,255	4,178	3,547
(R57) Mutual Building and Loan Emporia	4,571	4,452	4,229	3,546	3,520
(R58) Erie Savings and Loan Erie	3,944	3,410	2,960	3,345	2,810
(R59) Russell Savings Russell	3,293	3,184	3,061	2,934	2,779
(R60) Home Savings and Loan Girard	3,166	2,850	2,629	2,644	2,251
(R61) Ford County Building and Loan Dodge City	3,072	2,568	2,311	2,686	2,165
(R62) Neodesha Building and Loan Neodesha	2,959	2,716	2,625	2,498	2,327
(R63) Home Building and Loan Fredonia	510	498	482	465	456
(R64) Citizens Building and Loan Cottonwood Falls	327	333	322	322	325
(R65) State Savings and Loan Topeka	142	44	48	3	2

(Figures expressed in thousands of dollars.)
(R) Indicates rank by assets.

Mortgage Loans	Savings			Investors			Borrowers		
1970	1972	1971	1970	1972	1971	1970	1972	1971	1970
4,494	5,469	4,785	4,870	3,306	3,245	2,765	605	599	582
3,821	5,357	4,421	4,207	1,616	1,272	1,276	570	561	485
3,435	5,451	4,557	3,911	1,604	1,514	1,432	426	431	446
3,796	4,683	4,136	3,890	2,149	2,110	2,076	471	462	438
3,563	4,321	3,872	3,635	1,523	1,525	1,507	427	403	403
2,936	3,477	2,954	2,690	926	847	824	316	291	235
3,710	3,966	3,896	3,689	1,061	1,472	1,077	369	525	472
2,656	3,475	2,854	2,569	1,174	1,079	1,075	390	408	371
2,553	2,908	2,819	2,712	1,158	1,156	1,139	306	298	276
2,163	2,930	2,628	2,440	941	942	984	444	417	395
1,939	2,457	2,130	1,973	775	738	731	288	270	269
2,263	2,650	2,434	2,308	836	951	813	352	347	351
472	451	438	401	121	119	115	87	84	91
310	279	282	270	86	163	66	85	90	99
1	115	15	16	5	4	4	1	2	2

SERVICE CORPORATIONS

Beloit	
North Kansas Savings Association	North Kansas Service Corporation
Emporia	
Columbia Savings Association	Flint Hills Enterprises, Inc.
Garden City	
Security Savings & Loan Association	Security Service, Inc.
Hays	
Hays Savings Association	Northwest Service Corporation, Inc.
Hugoton	
Southwestern Savings & Loan Association	Southwestern Service, Inc.
Iola	
Security Savings & Loan Association	Iola Service Corporation
Junction City	
Citizens Savings Association	C. S. A. Service, Inc.
Kansas City	
Anchor Savings Association	Crest Financial Corporation
Kingman	
Kingman Savings & Loan Association	Southern Kansas Service, Inc.
Kinsley	
Investors Savings & Loan Association	Community Service, Inc.
McPherson	
Pioneer Savings & Loan Association	Pioneer Service Corporation
Marysville	
Peoples Savings & Loan Association	Peoples Financial Service, Inc.
Mission	
General Savings Association	General Trust Corporation
Norton	
Norton Savings & Loan Association	Norton Services, Inc.
Oberlin	
Reserve Building & Loan Association	Home Service Company
Overland Park	
Overland Park Savings & Loan Association	Santa Fe Financial Corporation
Plainville	
Rooks County Savings Association	Wheat State Service Corporation

Pratt	
Western Savings Association	Western Service Corporation
Roeland Park	
Kansas Savings & Loan Association	Kansas Diversified Service Corporation
Shawnee Mission	
Commerce Savings & Loan Association	Commerce Investment Company of Shawnee, Inc.
Sterling	
Peoples Savings & Loan Association	P. S. L. Services, Inc.
Topeka	
American Savings Association of Kansas	American Service Corporation
Postal Savings & Loan Association	Postal Service Corporation
Wichita	
Air Capitol Savings Association	Air Capitol Service Corporation

The following six state-chartered associations have invested in Mid-America Enterprises, Incorporated:

Belleville
Belleville Building & Loan Association

Emporia
Columbia Savings Association

Fort Scott
Liberty Savings & Loan Association

Junction City
Citizens Savings Association

Parsons
Peoples Savings & Loan Association

Salina
Homestead Savings & Loan Association

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TOPEKA, KANSAS
1973

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75th Annual Report
Savings and Loan Department

December 31, 1973

STATE OF KANSAS

Robert B. Docking, Governor

THE LIBRARY OF THE
JUL 3 1974
UNIVERSITY OF ILLINOIS
AT URBANA-CHAMPAIGN

TO THE GOVERNOR OF KANSAS

THE SEVENTY-FIFTH ANNUAL REPORT

of

KANSAS SAVINGS AND LOAN ASSOCIATIONS

At the Close of Business
December 31, 1973

Published by the
SAVINGS AND LOAN DEPARTMENT
State of Kansas
Oliver J. Estes, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: Paul A. Wolf, *President*
Southwestern Savings & Loan Assn.
Hugoton, Kansas

Vice Chairman: Richard H. Reynolds, *President*
Russell Savings Assn.
Russell, Kansas

Member: Harry T. West, *Director*
Anchor Savings Assn.
Kansas City, Kansas

Member: Paul Hill, *President*
First Federal Savings & Loan Assn.
Pittsburg, Kansas

Member: George W. (Jack) Greenwood, III, *President*
Topeka Savings Association
Topeka, Kansas

STAFF

Karl T. Swanson, *Deputy Commissioner*
Wendell L. Followell, *Financial Examiner*
Charles L. Amos, *Financial Examiner*
John B. Studdard, *Financial Examiner*

M. Blanche Child, *Secretary*
(Office Manager)
Janice A. Armstrong, *Clerk-Steno*

State of Kansas

ROBERT B. DOCKING Governor
OLIVER J. ESTES Commissioner

Savings and Loan Department
TOPEKA, KANSAS 66612

March 28, 1974

The Honorable Robert B. Docking
Governor, State of Kansas
Topeka, Kansas

Dear Governor:

Herewith is the Annual Report of Savings and Loan Associations chartered by the State of Kansas for the year ended December 31, 1973.

The statistics of this report disclose another year of successful operations and important services to the citizens of Kansas by our savings and loan institutions. The statistics do not disclose the adverse and difficult circumstances under which successful results were achieved. Interest rates fluctuated dramatically and unpredictably. The growth pattern for savings capital, consistently maintained since early in 1971, abated during July and August and then resumed for the balance of the year. The demand for mortgage credit decreased in most areas during the final months of the year while loan interest rates trended downward. It was a difficult year in which to maintain an acceptable margin between the cost of money and the realized return on mortgage loans and investments.

I believe our association managers deserve commendation for their accomplishments in the year of 1973. It is my opinion that the business is in an excellent position to meet the concerns and challenges of the future.

Sincerely,

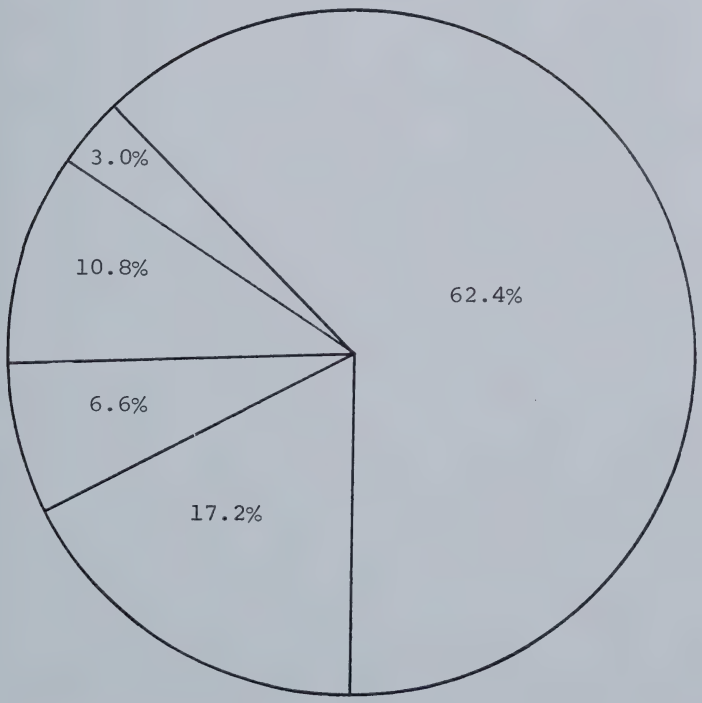
Oliver J. Estes

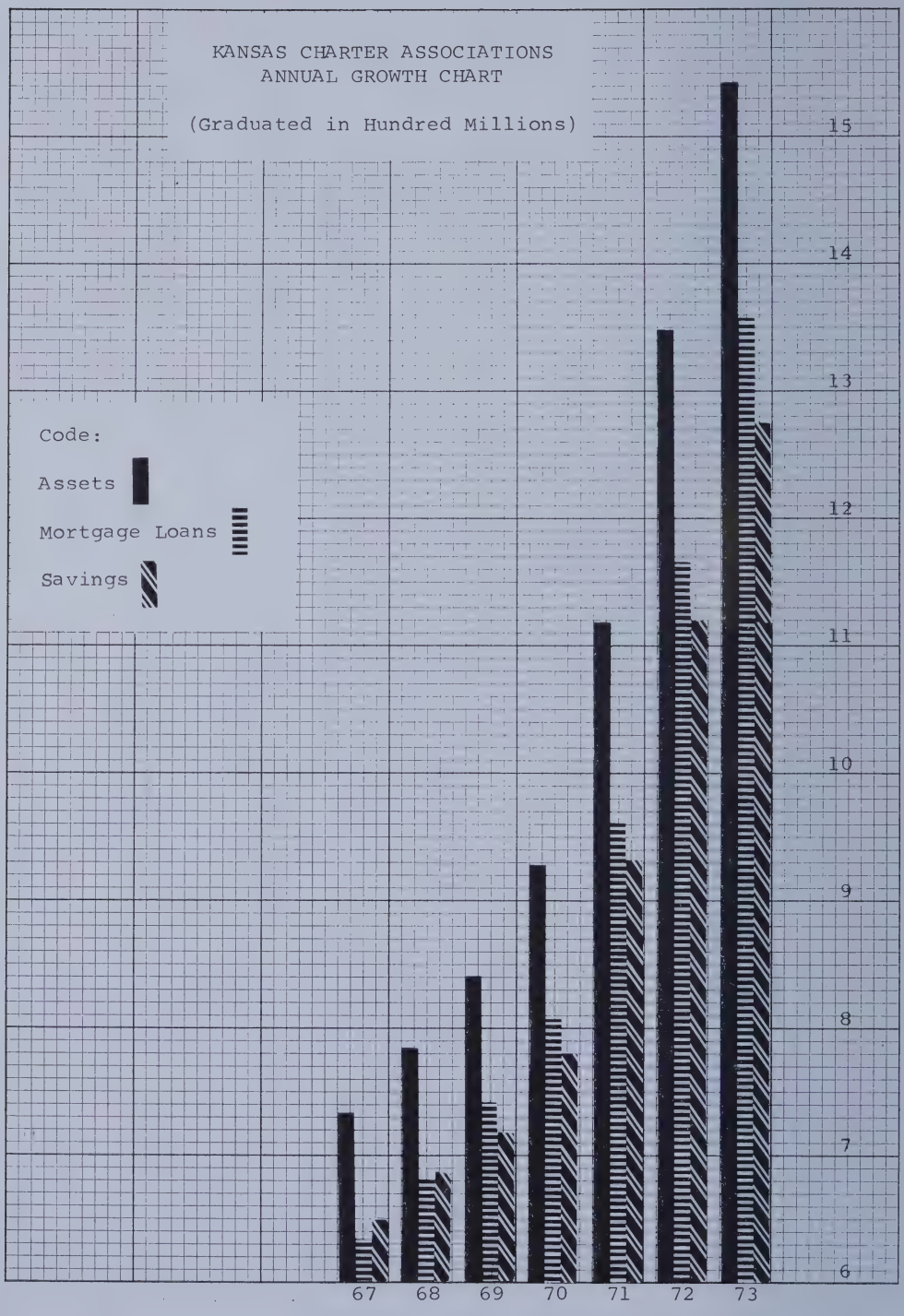
Oliver J. Estes
Commissioner

DISTRIBUTION OF 1973 EARNINGS

(Amounts in Thousands of Dollars)

Dividends	$ 68,136	62.4%
Federal Income Tax	3,280	3.0
Reserves and Surplus	11,785	10.8
Interest on Borrowed Money	7,186	6.6
Operating and Other Expenses	18,794	17.2
Gross Earnings	$109,181	100.0%




KANSAS CHARTER ASSOCIATIONS
ANNUAL GROWTH CHART
(Graduated in Hundred Millions)
Code:
Assets
Mortgage Loans
Savings
15
14
13
12
11
10
9
8
7
6
67
68
69
70
71
72
73

Report of condition and operations for all state-chartered savings and loan associations in Kansas by calendar year as of December 31 of each year.

(In thousands of dollars)

FINANCIAL STATEMENT

Assets	*1973*	*1972*	*1971*
Real Estate Loans and Contracts	$1,357,049	$1,164,051	$960,791
Other Loans	18,894	19,498	12,489
Real Estate Owned	1,913	2,105	2,405
Government Oligations	78,618	78,074	73,110
Other Securities	28,401	34,425	23,992
Cash	17,025	18,967	17,845
Office Premises and Equipment	19,771	16,726	12,373
Other Assets	13,862	8,249	6,942
FSLIC Prepayment Premiums	6,654	6,723	6,802
Total	$1,542,187	$1,348,818	$1,116,749
Capital and Liabilities			
Savings Accounts	$1,275,738	$1,118,054	$931,013
Borrowed Money	121,741	91,441	72,295
Loans in Process	26,858	36,300	26,616
Other Liabilities	15,992	12,408	10,530
Debentures	750	...	...
Equity Stock	6,162	5,705	5,216
Reserves	59,315	54,860	47,906
Paid in Surplus	1,265	1,071	490
Deferred Credits	7,119	7,213	5,674
Specific Reserves	6	9	155
Undivided Profits	27,241	21,757	16,854
Total	$1,542,187	$1,348,818	$1,116,749
Total Savings Accounts	361,028	322,915	297,234
Total Borrowers	89,277	85,206	81,677

EXPENSE AND INCOME DISTRIBUTION

Income	*1973*	*1972*	*1971*
Interest Income	$101,858	$80,779	$65,573
Other Income	7,323	7,420	5,828
Total Income	$109,181	$88,199	$71,401
Expense			
Operating Expense	$18,220	$14,660	$12,230
Other Expense	7,760	4,712	3,981
Total Expense	$25,980	$19,372	$16,211
Net Income Before Federal Income Tax	$83,201	$68,827	$55,190
Distribution of Net Income			
Earnings Distributed on Savings	$68,136	$57,001	$47,134
Federal Income Tax	3,280	2,415	1,403
Transfers to Reserve and Surplus	11,785	9,411	6,653
Net Income	$83,201	$68,827	$55,190

	1973	*1972*	*1971*
Number of Associations Chartered by the State	63	65	65
Number of Associations Having Branch Offices	28	23	21
Number of Branch Offices	66	53	47
Number of Associations Whose Accounts Are Insured	57	57	57
Assets of Stock Companies (40)	$1,119,737	$973,419	$799,792
Assets of Mutual Companies (23)	422,450	375,399	316,957
Total Assets of All Associations	1,542,187	1,348,818	1,116,749
Equity Stock	6,162	5,705	5,216
Savings Accounts December 31	$1,275,738	$1,118,054	$931,013
Gross Income	109,181	88,199	71,401
Net Worth as of December 31	93,983	83,393	76,140
Dividends Paid for Year	68,136	57,001	47,134

Two savings and loan charters were canceled during 1973:

Mutual Building and Loan Association, Emporia, liquidated by sale of assests to Capitol Federal Savings and Loan Association,, Topeka, Kansas.

Home Building and Loan Association, Fredonia, liquidated by sale of assets to Eureka Federal Savings and Loan Association, Eureka, Kansas.

INDEX OF KANSAS STATE CHARTERED ASSOCIATIONS

Abilene

Central Savings Association, Concordia
301 Broadway (913) 263-1332

Anthony

Kingman Savings & Loan
123½ N. Bluff (316) 842-5231

Atchison

(R42) Home Savings & Loan Association
110 N. 5th Street 66002
(913) 367-2011
Assets—$10,683,430

Glenn M. Heider, President
Chartered—3-30-1896 (Mutual)
Savings—$9,623,580

Commerce Savings & Loan, Shawnee
601 Commercial (913) 367-6416

Augusta

American Savings Association of Kansas, Topeka
203 W. Seventh Street (316) 775-2283

Belleville

(R45) Belleville Building & Loan Association
1830 M Street 66935
(913) 527-2727
Assets—$8,971,115

Wayne Hoffman, President
Chartered—7-2-1923 (Permanent)
Savings—$7,724,629

Beloit

(R13) North Kansas Savings Association
120 East Main 67420
(913) 738-2255
Branches: 945 2nd St., Phillipsburg
530 West 6th, Junction City
Assets—$31,739,948

Maxine Van Donge, President
Chartered—10-29-1929 (Guarantee)
Savings—$25,629,114

Burlington

Home Savings Association, Chanute
424 Neosho

Chanute

(R23) Home Savings Association
Lincoln and Walnut 66720
(316) 431-1100
Branch: 424 Neosho, Burlington
Assets—$20,740,293

Roy D. Myers, President
Chartered—3-31-1886 (Mutual)
Savings—$19,036,276

Colby

(R47) Colby Savings & Loan Association
490 N. Franklin Avenue 67701
(913) 462-3357
Branch: 109 East Washington, St. Francis
Assets—$8,871,366

Larry E. Barrett, President
Chartered—7-16-1923 (Permanent)
Savings—$8,023,261

Concordia

(R46) Central Savings Association
201 West 6th Street 66901
(913) 243-2355
Branch: 5th and Center, Abilene
Assets—$8,945,724

Robert P. Dyck, President
Chartered—8-23-1889 (Guarantee)
Savings—$7,447,257

Cottonwood Falls

(R63) Citizens Building & Loan Association
66845
(316) 273-6611
Assets—$348,212

F. L. Grimwood, President
R. L. Carrier, Secretary, (MO)
Chartered—4-13-1895 (Mutual)
Savings—$297,889

Council Grove

(R48) Morris County Savings & Loan Association
121 West Main Street 66846
(316) 767-6115
Assets—$8,723,989

Morris S. Dowell, President
Charles D. Estes, Secretary, (MO)
Chartered—10-16-1919 (Permanent)
Savings—$6,821,557

Dodge City

(R60) Ford County Building & Loan Association
307 W. Spruce Street 67801
(316) 225-4181
Assets—$3,226,300

Fredric R. Young, President
Chartered—3-9-1909 (Mutual)
Savings—$2,738,789

Investors Savings & Loan Association, Kinsley
Village Square Shopping Center

Elkhart

Southwestern Savings & Loan Association, Hugoton
444 Morton Street

Ellis

(R44) Golden Belt Savings & Loan Association
1015 Washington Street 67637
(913) 726-4423
Branch: 1400 Main Street, Hays
Assets—$9,086,523

Tom Johns, President
Chartered—1-26-1920 (Guarantee)
Savings—$7,641,373

Ellsworth

Lyons Savings & Loan Association
125 North Douglas (316) 472-3842

Emporia

(R12) Columbia Savings Association
715 Merchant Street 66801
(316) 342-1832
Assets—$34,033,894

Joe C. Morris, President
Chartered—3-27-1927 (Permanent)
Savings—$28,547,622

Erie

(R57) Erie Savings & Loan Association
201 S. Main 66733
(316) 244-3274
Assets—$4,214,698

David R. Drake, President
Chartered—3-5-1884 (Mutual)
Savings—$3,912,460

Fairway

Colonial Savings & Loan, Prairie Village
2701 Johnson Drive

Fort Scott

(R35) Liberty Savings & Loan Association
24 South Judson 66701
(316) 233-0300
Assets—$13,583,227

F. E. Myers, President
Chartered—6-19-1919 (Mutual)
Savings—$12,016,204

Garden City

(R31) Security Savings & Loan Association
117 East Laurel 67846
(316) 276-3495
Assets—$14,882,085

W. W. Wells, President
A. E. Rudd, Secretary, (MO)
Chartered—4-9-1956 (Guarantee)
Savings—$13,464,191

Great Western Savings & Loan Association, Liberal
1007 North Main Street

Gardner

American Savings Association of Kansas, Topeka
104 East Main

Garnett

(R54) Garnett Savings & Loan Association
517 Oak Street 66032
(913) 448-5451
Assets—$5,999,125

S. R. Cramer, President
Darrel Berry, Executive Vice President, (MO)
Chartered—3-20-1914 (Mutual)
Saving—$5,334,656

Girard

(R59) Home Savings & Loan Association
103 N. Summit 66743
(316) 724-8710
Assets—$3,905,961

Edw. A. Gillard, President
Chartered—4-8-1884 (Reserve)
Savings—$3,597,175

Goodland

(R16) Goodland Savings & Loan Association
1114 Main Street 67735
(913) 899-2393
Assets—$26,010,404
Doris E. Soden, President
Chartered—9-14-1924 (Guarantee)
Savings—$23,297,505

Great Bend

Colonial Savings & Loan, Prairie Village
Broadway at Morton (316) 792-2471

Peoples Savings & Loan Association, Sterling
16th at Stone (316) 792-2196

Greensburg

Western Savings Association, Pratt
202 South Main

Hays

(R11) Hays Savings Association
1011 Fort Street 67601
(913) 625-3413
Branch: 2814 Vine Street, Hays
Assets—$35,002,540
Frank A. Lowman, President
Chartered—10-14-1919 (Permanent)
Savings—$29,875,067

Golden Belt Savings & Loan Association, Ellis
1400 Main Street

Hiawatha

(R52) Hiawatha Savings & Loan Association
201 S. 6th Street 66434
(913) 742-2153
Assets—$6,856,176
Robert S. Moser, President
Chartered—11-1-1921 (Guarantee)
Savings—$6,272,416

Holton

American Savings Association of Kansas, Topeka
129 W. Fourth Street (913) 364-3188

Hugoton

(R40) Southwestern Savings & Loan Association
631 South Main 67951
(316) 544-4355
Branches: 123 W. Central, Ulysses
601 Main Street, Scott City
444 Morton, Elkhart
Assets—$10,877,573
Paul A. Wolf, President
William C. Bond, Secretary, (MO)
Chartered—3-5-1962 (Guarantee)
Savings—$9,153,588

Iola

(R43) Security Savings & Loan Association
116 E. Madison Avenue 66749
(316) 365-2432
Assets—$9,880,892

Stanley E. Toland, President
Darrell D. Buss, Executive Vice President, Secretary, (MO)
Chartered—4-10-1924 (Permanent)
Savings—$7,975,550

Junction City

(R24) Citizens Savings Association
510 N. Jefferson Street 66441
(913) 238-3177
Branch: 414 Lincoln, Wamego
Assets—$18,841,649

Darrell D. Saville, President
Chartered—12-8-1908 (Permanent)
Savings—$14,868,988

North Kansas Savings & Loan Association, Beloit
530 West Sixth Street (913) 238-1147

Kansas City

(R1) Anchor Savings Association
8200 State Avenue 66110
(913) 334-2000
Branches: 421 S. Hickory, Ottawa
900 Ohio, Lawrence
3740 W. 95th St., Leawood
731 Minnesota Ave., Kansas City
5601 Johnson Drive, Mission
9531 Metcalf Ave., Overland Park
115 S. Kansas, Olathe
63rd and Quivira Road, Shawnee
Assets—$172,918,455

David B. Ricker, President
Chartered—7-14-1924 (Guarantee)
Savings—$134,800,623

(R33) Argentine Savings & Loan Association
3004 Strong Avenue 66106
(913) 831-2004
Assets—$14,115,713

W. W. Mack, President
Charles H. Steffens, Secretary, (MO)
Chartered—10-6-1906 (Mutual)
Savings—$11,883,425

(R41) Fidelity Savings & Loan Association
1300 North 78th Street 66112
(913) 334-1800
Assets—$10,788,501

Don A. Ellis, President
Chartered—10-15-1901 (Mutual)
Savings—$9,581,212

General Savings Association, Mission
4601 State Avenue
(913) 371-7454

(R17) Gibraltar Savings & Loan Association
909 N. Seventh Street 66101
(913) 621-5353
Branches: 6000 Leavenworth Road 66104
110th Street and Parallel Avenue 66109
Assets—$25,228,124

James F. Roy, President
Chartered—8-15-1895 (Mutual)
Savings—$19,833,108

Kingman

(R38) Kingman Savings & Loan Association
401 N. Main 67068
(316) 532-3451
Branch: 123½ N. Bluff, Anthony
Assets—$11,777,547

Jack H. Paul, President
Chartered—1-3-1909 (Mutual)
Savings—$9,899,490

Kinsley

(R51) Investors Savings & Loan Association
112 East 6th 67547
(316) 659-3332
Branch: Village Square Shopping Center, Dodge City
Assets—$8,080,882

M. E. Austin, President
Chartered—4-11-1921 (Mutual)
Savings—$7,246,312

Larned

(R55) Larned Savings & Loan Association
205 East 6th Street 67550
(316) 285-2147
Assets—$5,458,740

Vonley R. Bucklin, President
Chartered—7-23-1921 (Guarantee)
Savings—$4,290,991

Lawrence

(R25) Lawrence Savings Association
9th and Vermont 66044
(913) 843-0460
Assets—$18,536,187

H. C. Brinkman, President
M. D. Vaughn, Executive Vice President and Secretary, (MO)
Chartered—12-19-1908 (Mutual)
Savings—$13,803,047

Anchor Savings Association, Kansas City
900 Ohio Street (913) 842-1000

Leavenworth

(R21) Citizens' Mutual Building & Loan Assn.
312 S. Fifth Street 66048
(913) 682-3232
Assets—$22,099,675

Charles W. Timmons, President
Lambert D. Mills, Executive Vice President, (MO)
Chartered—3-4-1884 (Mutual)
Savings—$18,739,648

(R9) Leavenworth Mutual Savings & Loan Assn.
100 S. 4th Street 66048
(913) 682-3491
Branches: 403 E. 4th St., Tonganoxie
3400 S. 4th Street Trafficway, Leavenworth
Oskaloosa
Assets—$37,362,140

Donald E. Biggs, President
Chartered—4-6-1888 (Mutual)
Savings—$31,310,440

Leawood

Anchor Savings Association, Kansas City
3740 W. 95th Street (913) 648-4200

Commerce Savings & Loan Association, Shawnee
103rd Street and State Line

Lenexa

Commerce Savings & Loan Association, Shawnee
13001 W. 95th Street (913) 888-5282

Colonial Savings & Loan Association, Prairie Village
7900 Quivira Road

Liberal

(R27) Great Western Savings & Loan Association
824 N. Kansas 67901
(316) 624-7204
Branch: 1007 N. Main, Garden City
Assets—$17,395,936

James A. Blakemore, Jr., President
Chartered—11-30-1960 (Guarantee)
Savings—$14,752,220

Lindsborg

Colonial Savings & Loan Association, Prairie Village
110 S. Main (913) 227-5631

Lyons

(R29) Lyons Savings & Loan Association
200 E. Avenue, South 67554
(316) 257-2316
Branch: 125 N. Douglas, Ellsworth
Assets—$15,458,487

Robert G. Martin, President
Donald D. Turner, Executive Vice President, (MO)
Chartered—5-12-1913 (Mutual)
Savings—$13,260,060

Manhattan

(R28) Home Savings & Loan Association
630 Humboldt 66502
(913) 776-4733
Assets—$16,592,388

Robert N. Haines, President
Chartered—8-20-1906 (Mutual)
Savings—$12,932,245

Peoples Savings & Loan Association, Marysville
Westloop Shopping Center

Marysville

(R19) Peoples Savings & Loan Association
8th and Center 66508
(913) 562-2388
Branches: 913 Main Street, Sabetha
Westloop Shopping Center, Manhattan
Silver Lake Shopping Center, Silver Lake
Assets—$24,000,031

Dr. J. A. Beveridge, President
Bill D. Strange, Executive Vice President, (MO)
Chartered—10-21-1921 (Permanent)
Savings—$19,569,947

McPherson

(R20) Pioneer Savings & Loan Association
120 W. Kansas 67460
(316) 241-1220
Assets—$22,778,957

John K. Bremyer, President
Jim Onken, Executive Vice President, (MO)
Chartered—10-20-1919 (Guarantee)
Savings—$18,384,821

Medicine Lodge

(R34) Barber County Savings & Loan Association
120 E. Kansas 67104
(316) 886-5619
Assets—$13,733,945

S. A. Harrison, President
Jack Greenwood, Secretary-Treasurer, (MO)
Chartered—11-28-1919 (Permanent)
Savings—$11,567,935

Mission

(R8) General Savings Association
6263 Nall Avenue, Box 558 66201
(913) 362-8900
Branches: 4601 State Avenue, Indian Springs Shopping Center
97th and Metcalf, Overland Park
Assets—$46,492,744

Roger W. Gramly, President
Chartered—10-21-1921 (Permanent)
Savings—$34,183,526

Anchor Savings Association, Kansas City
5601 Johnson Drive
(913) 432-2125

Neodesha

(R61) Neodesha Building & Loan Association
421 Main Street 66757
(316) 325-2915
Assets—$3,098,812

F. H. McCarter, President
Chartered—2-12-1887 (Mutual)
Savings—$2,751,462

Ness City

Peoples Savings & Loan Association, Sterling
117 East Main Street

Newton

(R3) Railroad Building, Loan & Savings Assn.
129 E. Broadway 67114
(316) 238-3130
Assets—$110,597,677

Joseph A. Murphree, President
Chartered—5-1-1896 (Mutual)
Savings—$102,887,912

Norton

(R50) Norton Savings & Loan Association
202 E. Washington Street 67654
(913) 927-2122
Assets—$8,253,871

Marvin S. Steinert, President
Chartered—5-20-1922 (Permanent)
Savings—$7,074,398

Oberlin

(R53) Reserve Building & Loan Association
101 N. Pennsylvania 67749
(913) 475-3011
Assets—$6,844,510

Boyd Bainter, President
Chartered—6-9-1922 (Permanent)
Savings—$6,436,635

Olathe

Anchor Savings Association, Kansas City
115 S. Kansas Avenue (913) 782-0730

Franklin Savings Association, Ottawa
Ridgeview Road and Santa Fe Street

Osage City

American Savings Association of Kansas, Topeka
505 Market Street (913) 528-2500

Oskaloosa

Leavenworth Mutual Savings & Loan Association

Ottawa

(R10) Franklin Savings Association
704 South Main Street 66067
(913) 242-2804
Branch: Ridgeview Road and Santa Fe St.
Assets—$37,048,021

Winton A. Winter, President
Jess A. Gilmore, Executive Vice President, (MO)
Chartered—2-9-1889 (Guarantee)
Savings—$27,546,398

Anchor Savings Association, Kansas City
421 S. Hickory (913) 242-1400

Overland Park

(R30) Overland Park Savings & Loan Association
9400 Antioch 66212
(913) 642-3030
Branch: 151st Street and Highway 69, Stanley
Assets—$15,129,275

Harold B. Osborne, President
Chartered—5-20-1925 (Permanent)
Savings—$13,271,061

Anchor Savings Association, Kansas City
9531 Metcalf Ave. (913) 642-3292

Commerce Savings & Loan Association, Shawnee
9533 Nall (913) 649-9050

General Savings Association, Mission
97th and Metcalf

American Savings Association of Kansas, Topeka
Santa Fe Drive and Farley

Parsons

(R14) Peoples Savings & Loan Association
1819 Main Street 67357
(316) 421-4600
Assets—$30,286,400

James E. Scaletty, President
Chartered—11-2-1923 (Guarantee)
Savings—$23,370,566

Phillipsburg

North Kansas Savings Association, Beloit
945 2nd Street (913) 543-5229

Plainville

(R56) Rooks County Savings Association
First and Jefferson 67663
(913) 434-2045
Branch: 106 North Walnut, Stockton
Assets—$5,444,695

Max M. Wilson, President
Chartered—12-1-1952 (Guarantee)
Savings—$4,884,636

Prairie Village

(R4) Colonial Savings & Loan Association
4000 Somerset Drive 66208
(913) 648-6500
Donald C. Henke, President
Chartered—3-30-1961 (Guarantee)
Savings—$56,672,001
Branches: 3948 W. 69th St. Terrace, Prairie Village
2701 Johnson Drive, Fairway
Broadway and Morton, Great Bend
110 S. Main, Lindsborg
600 S. Santa Fe, Salina
7900 Quivira Road, Lenexa
Assets—$67,653,395

Pratt

(R37) Western Savings Association
201 S. Main 67124
Branch: 202 S. Main, Greensburg
Assets—$12,690,759
Robert C. Lake, President
Chartered—1-14-1950 (Reserve)
Savings—$10,042,403

Roeland Park

(R5) Kansas Savings & Loan Association
5115 Roe Boulevard 66205
(913) 362-1400
Assets—$66,273,707
Charles A. Bauer, President
Chartered—9-28-1908 (Guarantee)
Savings—$58,162,941

Russell

(R58) Russell Savings Association
7th and Main Streets 67665
(913) 483-3333
Assets—$4,052,731
Richard H. Reynolds, President and Secretary
Chartered—4-10-1924 (Guarantee)
Savings—$3,620,437

Sabetha

Peoples Savings and Loan Association, Marysville
913 Main Street

Salina

(R15) Homestead Savings & Loan Association
104 E. Iron Avenue 67401
(913) 827-7257
Assets—$26,240,047
Allen R. Dodge, President
Chartered—11-12-1889 (Mutual)
Savings—$21,408,194

(R32) Security Savings & Loan Association
333 S. Santa Fe Avenue 67401
(913) 825-4441
Assets—$14,244,128
William F. Grosser, Jr., President
Chartered—1-6-1899 (Mutual)
Savings—$12,411,935

Colonial Savings & Loan Association, Prairie Village
600 S. Santa Fe (913) 825-0264

Scott City

Southwestern Savings & Loan Association, Hugoton
601 S. Main Street

Shawnee

(R6) Commerce Savings & Loan Association
5931 Nieman Road 66203
(913) 631-6600
Branches: 601 Commercial, Atchison
9533 Nall, Overland Park
13001 W. 95th Street, Lenexa
202 S. Main, Troy
10308 State Line, Leawood
Assets—$57,240,680

Jack L. Roberts, President
Chartered—2-16-1919 (Guarantee)
Savings—$43,448,478

Anchor Savings Association, Kansas City
63rd and Quivira Road

Silver Lake

Peoples Savings & Loan Association, Marysville
Silver Lake Shopping Center

Stanley

Overland Park Savings & Loan Association
151st Street and Highway 69

Sterling

(R26) Peoples Savings & Loan Association
205 S. Broadway 67579
(316) 278-3254
Branches: 16th at Stone, Great Bend
113 East Main Street, Ness City
Assets—$17,918,336

R. C. Wyatt, President-Secretary
Chartered—3-11-1921 (Mutual)
Savings—$14,932,027

St. Francis

Colby Savings & Loan Association
109 East Washington

Stockton

Rooks County Savings & Loan Association, Plainville
106 North Walnut

Tonganoxie

Leavenworth Mutual Savings & Loan Association, Leavenworth
403 E. 4th Street (913) 845-2556

Topeka

(R2) American Savings Association of Kansas
1035 Topeka Avenue, P. O. Box 681
(913) 357-1271
66601
Branches: 400 Croix Street, Topeka
500 Market Street, Osage City
129 West Fourth Street, Holton
203 West 7th Street, Augusta
104 East Main, Gardner
201 North Main, Wichita
4641 East Douglas, Wichita
Twin Lakes Shopping Center, Wichita
Santa Fe Drive and Farley, Overland Park
Assets—$151,563,246
Merle D. Speer, President
Chartered—12-27-1923 (Guarantee)
Savings—$121,383,459

(R22) Postal Savings & Loan Association
108 W. Eighth Street 66603
(913) 354-7736
Branches: 2011 Gage Boulevard, Topeka
3018 North Topeka Blvd., Topeka
Assets—$21,154,431
George M. Hersh, President
Chartered—8-17-1925 (Guarantee)
Savings—$16,675,983

(R62) State Savings & Loan Association
3258 South Topeka 66611
(913) 267-3247
Assets—$1,120,475
Richard D. Carlson, President and Treasurer
Chartered—3-10-1923 (Permanent)
Savings—$877,124

(R7) Topeka Savings Association
800 Quincy 66612
(913) 232-0402
Branches: 4001 Huntoon, Topeka
29th and California, Topeka
Assets—$49,580,837
George W. Greenwood, III, President
Chartered—2-4-1923 (Guarantee)
Savings—$40,145,268

Troy

Commerce Savings & Loan Association, Shawnee
202 S. Main (913) 985-2242

Ulysses

Southwestern Savings & Loan Association, Hugoton
123 West Central (316) 356-3030

Wamego

Citizens Savings Association, Junction City
414 Lincoln

Wichita

(R18) Air Capitol Savings Association
3832 East Harry 67218
(316) 683-5677
Branches: 3101 S. Seneca, Wichita
8809 West Central, Wichita
1350 N. Woodlawn, Wichita
2050 West 21st, Wichita
Assets—$24,171,032

Bill A. Suter, President
Chartered—2-18-1956 (Guarantee)
Savings—$20,720,939

American Savings Association of Kansas, Topeka
201 North Main Street 67202
(316) 365-7261
4641 East Douglas Avenue, Wichita
Twin Lakes Shopping Center, Wichita

(R36) Reserve Savings & Loan Association
425 N. Broadway, P. O. Box 2606 67201
(316) 265-5669
Assets—$13,562,261

G. R. Monroe, President
Chartered—1-21-1926 (Guarantee)
Savings—$12,548,662

(R49) United Savings & Loan Association
135 North Main 67202
(316) 262-5484
Assets—$8,258,498

Ray R. Moritz, President
Chartered—5-1-1929 (Reserve)
Savings—$5,995,803

(R39) Wichita Perpetual Building & Loan Assn.
120 S. Main 67202
(316) 263-7277
Assets—$11,515,546

Lewis Dannar, President
Gladwyn B. Hollinger, Executive Vice President and Secretary, (MO)
Chartered—3-7-1893 (Mutual)
Savings—$9,490,830

(R) Indicates rank by assets.

Associations by Asset Size, December 31, 1973

Name	Assets			Mortgage Loans	
	1973	1972	1971	1973	1972
(R1) Anchor Savings Kansas City	172,918	153,804	128,893	155,326	132,665
(R2) American Savings Assn. of Kansas Topeka	151,563	133,189	104,091	133,608	115,583
(R3) Railroad Building, Loan and Savings Newton	110,598	92,430	76,830	102,694	76,671
(R4) Colonial Savings and Loan Prairie Village	67,653	55,641	48,088	60,712	49,229
(R5) Kansas Savings and Loan Roeland Park	66,274	53,467	34,763	57,077	44,701
(R6) Commerce Savings and Loan Shawnee	57,241	52,427	42,518	53,688	44,718
(R7) Topeka Savings Topeka	49,581	45,056	39,973	42,918	39,947
(R8) General Savings Mission	46,493	41,224	27,624	38,390	31,190
(R9) Leavenworth Mutual Savings and Loan Leavenworth	37,362	33,402	29,973	33,666	29,818
(R10) Franklin Savings Ottawa	37,048	29,630	26,598	33,778	26,630
(R11) Hays Savings Hays	35,003	29,482	24,663	27,999	23,664
(R12) Columbia Savings Emporia	34,034	27,229	21,509	28,470	23,221
(R13) North Kansas Savings Beloit	31,740	25,892	19,682	27,856	22,776
(R14) Peoples Savings and Loan Parsons	30,286	26,654	25,099	25,095	22,192
(R15) Homestead Savings and Loan Salina	26,240	22,993	18,128	23,332	20,100
(R16) Goodland Savings and Loan Goodland	26,010	23,610	21,550	23,729	21,380
(R17) Gibraltar Savings and Loan Kansas City	25,228	22,587	18,031	22,771	20,326
(R18) Air Capitol Savings Wichita	24,171	22,558	18,620	22,066	17,400
(R19) Peoples Savings and Loan Marysville	24,000	18,802	15,278	21,477	17,003
(R20) Pioneer Savings and Loan McPherson	22,779	19,525	15,390	19,818	17,246
(R21) Citizens Mutual Building and Loan Leavenworth	22,100	20,071	17,625	19,330	17,594
(R22) Postal Savings and Loan Topeka	21,154	20,045	17,916	17,742	16,987
(R23) Home Savings Chanute	20,740	18,169	16,307	17,139	16,115
(R24) Citizens Savings and Loan Junction City	18,842	16,604	13,540	15,831	14,058
(R25) Lawrence Savings Lawrence	18,536	15,851	11,306	16,870	14,263

Mortgage Loans	Savings			Investors			Borrowers		
1971	1973	1972	1971	1973	1972	1971	1973	1972	1971
110,415	134,801	119,545	103,860	39,077	37,291	35,406	7,909	7,539	6,994
88,861	121,383	107,987	85,639	35,444	30,719	28,060	7,799	6,506	5,504
62,656	102,888	84,762	67,968	29,551	21,384	18,302	7,513	6,678	8,091
41,452	56,672	49,737	40,984	17,119	15,192	14,276	3,314	3,004	2,722
26,137	58,163	44,567	30,338	13,978	10,456	7,829	1,761	1,463	1,064
38,116	43,448	38,879	32,235	13,907	12,575	10,990	2,398	3,248	2,976
35,992	40,145	37,426	32,335	10,200	10,025	9,529	2,500	2,375	2,239
19,934	34,184	30,761	19,953	8,978	7,633	5,389	1,424	1,474	1,093
25,459	31,310	28,512	25,595	10,181	9,777	9,496	2,562	2,518	2,474
24,134	27,546	25,356	21,944	5,304	4,931	4,632	1,820	1,753	1,965
20,022	29,875	24,581	20,428	7,313	6,583	5,865	1,877	1,880	1,842
18,198	28,548	23,873	19,048	8,074	6,694	5,771	2,231	2,069	1,915
16,864	25,629	20,224	15,692	7,273	4,908	4,296	1,985	1,559	1,314
21,714	23,371	20,919	18,418	5,523	5,010	4,744	2,019	2,033	2,220
15,422	21,408	19,010	15,671	5,471	4,991	4,187	1,632	1,578	1,401
19,456	23,298	20,742	19,024	5,903	5,809	5,656	2,147	2,031	1,959
16,507	19,833	17,786	15,224	4,396	3,936	3,584	1,556	1,487	1,404
15,956	20,721	19,533	16,504	9,300	8,751	8,343	1,500	1,150	1,152
13,481	19,570	15,294	12,147	5,782	4,634	3,982	1,449	1,225	1,058
13,735	18,385	15,866	13,705	5,593	5,065	4,823	1,128	1,430	1,416
14,916	18,740	16,998	15,268	4,911	4,755	4,728	1,855	1,751	1,812
15,668	16,676	15,690	14,061	5,957	5,474	5,611	1,443	1,427	1,387
14,536	19,036	16,691	14,889	4,062	3,626	3,603	1,792	1,668	1,578
11,776	14,869	12,948	10,773	5,252	4,754	4,366	1,181	1,036	909
10,105	13,803	12,278	9,222	5,268	3,975	3,298	1,154	1,050	904

Associations by Asset Size, December 31, 1973

Name	Assets			Mortgage Loans	
	1973	1972	1971	1973	1972
(R26) Peoples Savings and Loan Sterling	17,918	18,128	14,145	14,874	15,488
(R27) Great Western Savings and Loan Liberal	17,396	14,014	11,332	15,435	12,348
(R28) Home Savings and Loan Manhattan	16,592	14,276	11,893	14,746	12,811
(R29) Lyons Savings and Loan Lyons	15,458	13,445	11,507	13,802	12,129
(R30) Overland Park Savings and Loan Overland Park	15,129	15,017	13,063	13,140	12,939
(R31) Security Savings and Loan Garden City	14,882	13,829	12,482	11,932	11,308
(R32) Security Savings and Loan Salina	14,244	12,934	11,046	12,852	11,020
(R33) Argentine Savings and Loan Kansas City	14,116	13,234	11,901	12,283	11,810
(R34) Barber County Savings and Loan Medicine Lodge	13,734	12,128	10,454	12,063	10,723
(R35) Liberty Savings and Loan Fort Scott	13,583	12,971	11,727	12,033	11,611
(R36) Reserve Savings and Loan Wichita	13,562	11,507	7,786	12,223	10,262
(R37) Western Savings Pratt	12,691	11,598	10,657	10,628	9,845
(R38) Kingman Savings and Loan Kingman	11,778	10,683	9,149	10,024	9,094
(R39) Wichita Perpetual Building and Loan Wichita	11,516	11,852	10,676	10,309	10,577
(R40) Southwestern Savings and Loan Hugoton	10,878	9,228	7,575	9,760	7,917
(R41) Fidelity Savings and Loan Kansas City	10,789	10,125	8,992	8,742	8,065
(R42) Home Savings and Loan Atchison	10,683	9,369	7,912	8,785	8,205
(R43) Securtiy Savings and Loan Iola	9,881	7,699	6,622	7,906	6,582
(R44) Golden Belt Savings and Loan Ellis	9,087	7,692	6,509	7,818	6,908
(R45) Belleville Building and Loan Belleville	8,971	8,255	6,787	7,953	7,158
(R46) Central Savings Concordia	8,946	6,335	5,255	7,720	5,234
(R47) Colby Savings and Loan Colby	8,871	6,770	5,786	7,010	5,781
(R48) Morris County Savings and Loan Council Grove	8,724	8,289	7,596	6,528	6,703
(R49) United Savings and Loan Wichita	8,258	7,211	7,692	6,507	6,106
(R50) Norton Savings and Loan Norton	8,254	6,561	5,799	7,312	5,723

Mortgage Loans	Savings			Investors			Borrowers		
1971	1973	1972	1971	1973	1972	1971	1973	1972	1971
11,903	14,932	13,356	11,174	3,988	3,670	3,447	1,267	1,353	1,235
9,393	14,752	11,914	9,487	3,301	2,692	2,411	980	856	717
10,586	12,932	11,594	9,900	3,028	2,657	2,321	872	793	729
10,116	13,260	11,432	9,598	3,491	3,198	2,986	1,083	1,049	1,015
11,369	13,271	12,670	11,094	4,294	4,375	4,220	682	705	711
10,580	13,464	12,509	11,297	2,811	2,848	2,832	724	872	895
9,410	12,412	11,581	9,812	3,682	3,432	3,236	1,069	1,070	980
9,796	11,883	11,095	10,030	2,787	2,732	2,624	1,145	1,184	1,175
9,315	11,568	10,257	8,877	3,781	4,062	4,015	1,248	1,224	1,156
10,552	12,016	11,526	10,400	4,464	4,542	4,180	1,104	1,017	1,004
7,118	12,549	10,776	7,174	1,391	1,426	1,228	674	613	462
9,001	10,042	9,084	8,138	4,021	3,935	3,861	706	598	594
7,709	9,899	8,866	7,689	4,574	4,427	4,287	853	654	530
9,416	9,491	9,584	9,013	2,012	1,658	2,084	773	851	851
6,766	9,154	8,021	6,521	2,471	2,336	2,141	733	656	582
7,501	9,581	8,837	7,874	2,330	1,950	1,830	628	644	664
6,382	9,624	8,113	6,690	2,505	2,173	1,989	948	850	794
5,868	7,975	7,022	6,031	2,510	2,151	2,122	664	676	669
5,611	7,641	6,294	5,609	1,878	1,511	1,454	787	783	731
5,777	7,725	6,955	5,930	2,430	2,211	2,072	637	620	570
4,096	7,447	5,469	4,785	3,199	3,306	3,245	678	605	599
5,037	8,023	5,928	4,838	1,660	1,475	1,301	479	479	451
6,541	6,822	6,354	5,690	2,032	1,774	1,691	618	647	618
6,441	5,996	5,844	5,344	1,605	1,790	1,802	650	645	687
5,056	7,074	5,668	5,056	2,048	1,950	1,874	611	688	653

Associations by Asset Size, December 31, 1973

Name	Assets			Mortgage Loans	
	1973	1972	1971	1973	1972
(R51) Investors Savings and Loan Kinsley	8,081	6,561	5,392	7,190	5,780
(R52) Hiawatha Savings and Loan Hiawatha	6,856	5,938	4,940	4,677	4,567
(R53) Reserve Building and Loan Oberlin	6,845	5,819	4,858	4,451	3,826
(R54) Garnett Savings and Loan Garnett	5,999	5,508	4,896	5,312	4,813
(R55) Larned Savings and Loan Larned	5,459	4,687	3,941	4,800	4,178
(R56) Rooks County Savings Plainville	5,445	4,830	4,333	4,359	4,291
(R57) Erie Savings and Loan Erie	4,215	3,944	3,410	3,626	3,345
(R58) Russell Savings Russell	4,053	3,293	3,184	3,531	2,934
(R59) Home Savings and Loan Girard	3,906	3,166	2,850	3,108	2,644
(R60) Ford County Building and Loan Dodge City	3,226	3,072	2,568	2,895	2,686
(R61) Neodesha Building and Loan Neodesha	3,099	2,959	2,716	2,648	2,498
(R62) State Savings and Loan Topeka	1,120	142	44	503	3
(R63) Citizens Building and Loan Cottonwood Falls	348	327	333	316	322

(Figures expressed in thousands of dollars.)
(R) Indicates rank by assets.

Mortgage Loans	Savings			Investors			Borrowers		
1971	1973	1972	1971	1973	1972	1971	1973	1972	1971
4,650	7,246	5,823	4,599	1,968	1,711	1,323	653	644	623
4,123	6,272	5,357	4,421	1,400	1,616	1,272	565	570	561
3,447	6,437	5,451	4,557	1,928	1,604	1,514	444	426	431
4,313	5,335	4,683	4,136	2,240	2,149	2,110	475	471	462
3,547	4,291	3,477	2,954	1,116	926	847	332	316	291
3,863	4,885	4,321	3,872	1,667	1,523	1,525	391	427	403
2,810	3,912	3,475	2,854	1,201	1,174	1,079	370	390	408
2,779	3,620	2,908	2,819	1,240	1,158	1,156	325	306	298
2,251	3,597	2,930	2,628	1,142	941	942	465	444	417
2,165	2,739	2,457	2,130	808	775	738	264	288	270
2,327	2,751	2,650	2,434	816	836	951	374	352	347
5	877	115	15	272	5	4	24	1	2
325	298	279	282	75	86	163	78	85	90

SERVICE CORPORATIONS

Beloit	
North Kansas Savings Association	North Kansas Service Corporation
Colby	
Colby Savings & Loan Association	Colby Service, Inc.
Ellis	
Golden Belt Savings & Loan Association	Western Plains Service Corporation, Inc.
Emporia	
Columbia Savings Association	Flint Hills Enterprises, Inc.
Garden City	
Security Savings & Loan Association	Security Service, Inc.
Hays	
Hays Savings Association	Northwest Service Corporation, Inc.
Hugoton	
Southwestern Savings & Loan Association	Southwestern Service, Inc.
Iola	
Security Savings & Loan Association	Iola Service Corporation
Junction City	
Citizens Savings Association	C. S. A. Service, Inc.
Kansas City	
Anchor Savings Association	Crest Financial Corporation
Kingman	
Kingman Savings & Loan Association	Southern Kansas Service, Inc.
Kinsley	
Investors Savings & Loan Association	Community Service, Inc.
Larned	
Larned Savings & Loan Association	Larned Service Corporation
McPherson	
Pioneer Savings & Loan Association	Pioneer Service Corporation
Marysville	
Peoples Savings & Loan Association	Peoples Financial Service, Inc.
Mission	
General Savings Association	General Trust Corporation
Norton	
Norton Savings & Loan Association	Norton Services, Inc.
Oberlin	
Reserve Building & Loan Association	Home Service Company

Overland Park	
Overland Park Savings & Loan Association	Santa Fe Financial Corporation
Plainville	
Rooks County Savings Association	Wheat State Service Corporation
Pratt	
Western Savings Association	Western Service Corporation
Roeland Park	
Kansas Savings & Loan Association	Kansas Diversified Service Corporation
Shawnee Mission	
Commerce Savings & Loan Association	Commerce Investment Company of Shawnee, Inc.
Sterling	
Peoples Savings & Loan Association	P. S. L. Services, Inc.
Topeka	
American Savings Association of Kansas	American Imperial Corporation
Postal Savings & Loan Association	Postal Service Corporation
Wichita	
Air Capitol Savings Association	Air Capitol Service Corporation
Reserve Savings & Loan Association	Reserve Service Corporation

The following six state-chartered associations have invested in Mid-America Enterprises, Incorporated:

Belleville
Belleville Building & Loan Association

Emporia
Columbia Savings Association

Fort Scott
Liberty Savings & Loan Association

Junction City
Citizens Savings Association

Parsons
Peoples Savings & Loan Association

Salina
Homestead Savings & Loan Association

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